

Date:



**TOKIO MARINE**  
INSURANCE GROUP

Product Disclosure Sheet

# Motorcyclist Partner Insurance

Read this Product Disclosure Sheet before you decide to take up Motorcyclist Partner Insurance. Be sure to also read the general terms and conditions.

## IMPORTANT NOTICE

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's [TIPS Brochure](#) or contact [Tokio Marine Insurans \(Malaysia\) Berhad](#) or [PIDM](#) (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

## 1. What is this product about?

This product provides compensation for bodily injury caused by accidental means resulting in death/permanent whilst You and/or **Authorised Rider** is riding as a rider or whilst mounting onto or dismounting from the named motorcycle described in the schedule.

This Policy is extended to provides 24 hours cover to the **Insured** who shall suffer bodily injury as defined under benefits (1) to (2) of the Table of Benefits resulting solely and directly from an accident of any other cause within the **Territorial Limit**.

## 2. What are the covers / benefits provided?

This product covers:

- Death
- Permanent Disablement
- Bereavement Allowance

Note: Please refer to the scale of benefits for death and disablement in the policy contract. Duration of cover is for one year. You need to renew your insurance cover annually.

## 3. How much premium do I have to pay?

The premium that you have to pay varies based on the plan you had selected.

Plan : \_\_\_\_\_  
The premium that you have to pay is : RM \_\_\_\_\_

## 4. What are the fees and charges that I have to pay?

- Service Tax : 8%
- Stamp Duty : RM 10.00
- Commission paid to the insurance intermediaries (if any) : 10% of premium or RM \_\_\_\_\_

## 5. What are some of the key terms and conditions that I should be aware of?

### Age Limit

- 16 years old to 75 years old at the time of commencement of cover.

### Territorial Limit

- Anywhere within Malaysia, Singapore and Brunei

### Importance of Disclosure

- Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.
- Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.
- The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

### Compensation / Indemnity

- We will pay for compensation on death or injury (Permanent Disablement) in accordance with the "Table of Benefits".

### Cash Before Cover

- It is fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by us before cover commences. If this condition is not complied with then this insurance Policy is automatically null and void.

**Tokio Marine Insurans (Malaysia) Berhad**

198601000381 (L49520-U)

Level 20, Menara Hap Seng 3, Plaza Hap Seng, No. 1, Jalan P. Ramlee, 50250 Kuala Lumpur, Malaysia.

T: (03) 2027 8200 / 2789 8800 F: (03) 2022 2295 **Customer Service Hotline:** 1800 88 0812

[tokiomarine.com](http://tokiomarine.com)

A member of the  
Tokio Marine Group

## 6. What are the major exclusions under this policy?

This policy does not cover death or injury caused by or due to:

- While the motorcycle is used for illegal business as an unlicensed common carrier
- While **You** or **Your Authorised Rider** is under the influence of alcohol or intoxicating liquor, narcotic, dangerous drugs or any other deleterious drugs or intoxicating substance to such an extent that **You** or **Your Authorised Rider** is incapable of having proper control of the motorcycle
- If **You** or **Your Authorised Rider** does not hold a valid driving license to ride the motorcycle. This will not apply if **You** or **Your Authorised Rider** has an expired license but is not disqualified from holding or obtaining such driving license under any existing laws, by laws and regulation
- **You** or **Your Authorised Rider** whilst engaging in or taking part in police, army, naval or armed force services or Operations
- Terrorism and war risks

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

## 7. Can I cancel my policy?

You may cancel your policy by giving written notice to Us. We will return the unearned premium. However, the unearned premium shall be computed in accordance with the short period rates described in Motorcycle Policy.

## 8. What do I need to do if there are changes to my contact/personal details?

It is important that you inform us of any change in your contract/personal details to ensure that all correspondences reach you in a timely manner. You can provide your updated details via our authorised agents, branch office or our customer service.

## 9. Where can I get further information?

If you have any enquiries about our Motorcyclist Partner Insurance or any other types of Personal Accident insurance product, you can contact us or any of our branches or your insurance intermediary visit our website at [www.tokiomarine.com](http://www.tokiomarine.com)

**Tokio Marine Insurans (Malaysia) Berhad**  
Level 20, Menara Hap Seng 3,  
Plaza Hap Seng, No. 1, Jalan P. Ramlee,  
50250 Kuala Lumpur.

Customer Service Hotline: 1800 88 0812  
Email: [letusknow@tokiomarine.com.my](mailto:letusknow@tokiomarine.com.my)

### IMPORTANT NOTE

You are advised to note the scale of benefits for death and disablement in your insurance policy. You are advised to nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased. You should read and understand the insurance policy and discuss with your insurance intermediary or contact us directly for more information.

The information provided in this disclosure sheet is valid as at 01/03/2024.