MOTORCYCLE PRO INSURANCE

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The Pacific Insurance Berhad is a member of Perbadanan Insurans Deposit Malaysia

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 The Pacific Insurance Berhad or PIDM (visit www.pidm.gov.my).

About this Product

Motorcycle Pro is a specially designed Motorcycle Comprehensive insurance package that provides reliable protection for motorcycle owners against accidents, fire, theft, and liability to third parties for bodily injury, death, or damage to third-party property, while also offering enhanced benefits such as unlimited towing assistance, motorcycle personal accident, waiver of compulsory excess, coverage for all authorised riders and protection against convulsions of nature.

With Motorcycle Pro, riders can enjoy greater confidence and peace of mind on the road, knowing they are better protected against unexpected events.

Benefits

Basic benefits:

- Liability to other parties for injury or death
- Damage to other parties’ property
- Damage to your motorcycle due to accident or fire
- Theft of your motorcycle

Additional benefits:

Convulsions of Nature

All Authorised Riders

Unlimited Towing

Waiver of Compulsory Excess

Motorcycle Personal Accident
(for Policyholder or Authorised Riders with limit up to RM5,000)

Agreed Value
(for vehicle aged up to 3 years)

Premium

The premium payable will be based on various rating factors, such as Sum Insured, No Claim Discount (NCD), Vehicle Make and Model, Cubic Capacity, Insured Age, etc.

As an illustration, Ahmad, a 30-year-old single male, owns a 2-year-old Yamaha Ego (125cc) and located in Kuala Lumpur. The current market value of his vehicle is RM5,000, and his No Claim Discount (NCD) is 0%.

With this, he pays an annual premium of RM214.78 (inclusive of Service Tax and Stamp Duty) for a Motorcycle Pro policy.

Eligibility

Motorcycle Pro Insurance is applicable to:
(i) motorcycle with cubic capacity (cc) up to 250cc; and
(ii) individually owned or company-owned motorcycles.

Optional Add-Ons You may Wish to Purchase with Additional Premium:

1. **Strike, Riot and Civil Commotion (Endorsement 25)**
   Covers loss or damage to the motorcycle arising from strikes, riots, and civil commotion, including actions by authorities to control or minimise such incidents. This coverage does not apply to war, invasion, rebellion, civil uprising, terrorism, or any loss directly or indirectly related to these excluded events.

2. **Legal Liability to Pillion (Endorsement 108)**
   Covers legal liability arising from death or bodily injury to pillion riders carried on the motorcycle, subject to the terms and conditions of the policy.
   Where the number of pillion riders exceeds the legally permitted limit at the time of the incident, claim payments will be reduced proportionately based on the maximum number of pillion riders allowed by law.

Note: This list is non-exhaustive. You should refer to the policy for the full list of Motorcycle Add-Ons.

Major Exclusions

This policy does not cover certain losses from or involving:
- × Your liability against claims from pillion on your motorcycle**;
- × The commercial use of your motorcycle;
- × Unlicensed riders riding your motorcycle;
- × Riding under the influence of alcohol, drugs, or other intoxicating substances;
- × Fraudulent and exaggerated claims;
- × Using your motorcycle for unlawful purpose;
- × Using your motorcycle for any competition (other than treasure hunt), racing, rally, pace-making, reliability trail, speed test or on any track;
- × Depreciation, wear and tear, rust and corrosion, mechanical/electronic breakdown or malfunction;
- × Failure to take precaution against additional damage after an accident;
- × War and related risks

***This may be insured by adding optional add-on with the payment of additional premiums.*

Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.

Key Terms and Conditions

1. You must disclose all material facts such as previous accidents and modification to engine or chassis.
2. The duration of coverage is 1 year. You need to renew the insurance cover annually.
3. The insurance will only be effective once you have paid the premium (cash before cover).
4. You must ensure that your motorcycle is insured/covered at the appropriate amount as it will affect the amount you can claim.
5. You or your authorised rider must contact Pacific Motor Roadside Assist at 1800 88 4488 to arrange for the towing service.

Note: This list is non-exhaustive. You should refer to the policy for the full list of terms and conditions.

How do I make a claim?

You must notify us as soon as possible after any event that may become the subject of a claim under this policy, by:
(i) calling us at 03-2633 8999;
(ii) emailing us at customerservice@pacificinsurance.com.my; or
(iii) notifying us at our Online Claim Portal.

All accidents must be reported to the police within 24 hours as required by Law. After lodging a police report, your motorcycle can be sent to any approved repairer. An approved repairer refers to motor repair workshops approved by us, any repairer that we have given you a special permission to use or franchise repairers, for a claim.

The Pacific Insurance Berhad
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