



BERJAYA SOMPO  
INSURANCE

# SOMPO Motorcycle

Protection and towing, everywhere you ride.



**Berjaya Sampo Insurance Berhad is a Member of PIDM**

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Berjaya Sampo Insurance or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

Incidents like breakdowns are unpredictable and unavoidable. Don't let sudden breakdowns leave you stranded in the dark.

With SOMPO Motorcycle offering breakdown roadside assistance, towing and personal accident coverages, you can ride with a better peace of mind knowing that you have adequate protection from incidents on the road.



Up to RM5,000 personal  
accident coverage  
for you



24-hour breakdown roadside  
assistance and towing

*(Up to 100km round trip)*

**Toll-free number:**  
**1300-88-2323**



Waiver of compulsory excess



Agreed value for vehicles  
aged up to 3 years

## FREQUENTLY ASKED QUESTIONS

### 1. What is this product about?

This Policy provides Comprehensive cover for motorcyclists.

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

This Policy provides cover as below:

TYPES / COVER	SOMPO MOTORCYCLE	COMPREHENSIVE
Liabilities to third party for injury, death & property loss/damage	✓	✓
Loss/damage to own vehicle due to accidental fire/theft	✓	✓
Loss/damage to own vehicle due to accident	✓	✓
Liabilities to driver & passengers of own vehicle (property, bodily injury, death)	✗	✗
Accident Towing Costs	✓ (Up to RM100)	✓ (Up to RM50)
Road Side Assistance Program – 24-hour emergency roadside assistance program which provides emergency towing services, up to 100km round trip.	✓	✗
Motorcyclist Personal Accident* – up to RM5,000 for Policyholder ONLY	✓	✗
Waiver of Compulsory Excess	✓	✗

✓ - Covered by policy.

✗ - Not covered by policy.

Optional benefits that you may wish to purchase by paying additional premium:

- Legal Liability to Pillion
- Inclusion of Special Perils
- Motorcyclist Personal Accident Add-On
- Unlimited Towing Costs

*\*Table of Motorcyclist Personal Accident coverages:*

COVERAGE	SUM INSURED (RM)
Death, Total Permanent Disablement, Total Paralysis or Permanently Bedridden.	5,000
Total and irrecoverable loss of sight in one or both eyes.	
Total permanent loss of use of one or both hands.	
Total permanent loss of use of one or both feet.	
Bereavement Allowance (for death claim only)	500

*Note: It is an offence under the laws of the Republic of Singapore to enter the country without extending passenger liability cover to your motor insurance.*

*Please refer to the **Policy Wording** for the full list of terms and conditions.*

**3. What is the Period of Cover and Renewal Option?**

Duration of cover is for one (1) year. You will need to renew your insurance cover annually.

**4. How much premium do I have to pay?**

The total premium payable may vary depending on the sum insured of the vehicle, cubic capacity, no-claim-discount (NCD) entitlement and other underwriting criteria that Berjaya Sompo Insurance Berhad imposes, for example, policyholder age, vehicle age, etc.

**Example**

Insured Age: 54  
Vehicle Age: 8  
Make/Model: Honda Airblade  
Sum Insured: RM2,500  
NCD: 25%

	SOMPO MOTORCYCLE
Annual Premium (before Service Tax and Stamp Duty)	RM138.95

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

<u>What you have to pay in addition to the premium</u>	<u>Amount</u>
Stamp Duty	RM10.00
Service Tax	8% of premium

6. What are the major exclusions under this Policy?

This Policy does not cover certain losses, such as your liability against claims from passengers in your vehicle.

*Note: This list is non-exhaustive. Please refer to the **Policy Wording** for the full list of exclusions.*

7. Can I cancel my Policy?

You may cancel your Policy by giving us a written notice. Upon cancellation, we will refund premium according to the \*Customary Short Period Rates subject to a minimum premium of RM20.00 payable under the Policy. However, premium will not be refunded if a claim has been made on the Policy.

\*Customary Short-Period Rates

PERIOD OF INSURANCE	REFUND OF PREMIUM
Not exceeding 1 week	87.5% of the total premium
Not exceeding 1 month	75.0% of the total premium
Not exceeding 2 months	62.5% of the total premium
Not exceeding 3 months	50.0% of the total premium
Not exceeding 4 months	37.5% of the total premium
Not exceeding 6 months	25.0% of the total premium
Not exceeding 8 months	12.5% of the total premium
Exceeding 8 months	No refund of premium allowed

## WHERE CAN I GET FURTHER INFORMATION?

For further information, please refer to the **Product Disclosure Sheet (PDS)** of SOMPO Motorcycle which is available on our website [www.berjaysompo.com.my](http://www.berjaysompo.com.my).

Should you require additional information or any enquiries about Motor Insurance, you may contact our branch office or Customer Service Centre at **03-2170 7300** during the operating hours from 8.30am to 5.00pm (Monday – Friday) or call our Toll-free number at **1-800-889-933**.

## Privacy Notice

The Personal Data provided by and collected from you may be used and processed by us in order for us to provide our services in accordance with our Privacy Notice, which explains how we treat your Personal Data. Please refer to our Privacy Notice which is available on our website at [www.berjayaompo.com.my](http://www.berjayaompo.com.my) for details. You may contact us for access to or correction of your Personal Data, or for any other queries or feedback.

This brochure is not a contract of insurance. The descriptions in the brochure are only a brief summary for quick and easy reference. Please refer to the **Product Disclosure Sheet (PDS)** for more information, and **Policy Wording** for full details of the Policy terms and conditions, which are available at [www.berjayaompo.com.my](http://www.berjayaompo.com.my).

Underwritten by Berjaya Sampo Insurance Berhad (Registration No. 198001008821 (62605-U)). Berjaya Sampo Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.



## BERJAYA SOMPO INSURANCE

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Contact us for more information