BERJAYA SOMPO INSURANCE

Honda BigWing Insurance Plan

Supplemental Product Information

Basic Coverage :

1) Accidental or fire damage to your vehicle
2) Theft of your vehicle
3) Liability to other parties for injury or death
4) Damage to other parties' property
5) Roadside Assistance Program – 24-hour emergency roadside assistance program which provides emergency towing services
6) Motorcyclist Personal Accident* – Up to RM5,000 to Policyholder ONLY
7) Waiver of Compulsory Excess
8) Inclusion of Special Perils
9) Unlimited Towing Costs.

Exclusions :

1) **Unlicensed Drivers**
   No valid driving licence

2) **Alcohol, Drugs and Other Intoxicating Substances**
   Under the influence of alcohol or intoxicating liquor, narcotics, dangerous drugs or any other deleterious drugs or intoxicating substance

3) **Fraud and Exaggerated Claims**
   Uses fraudulent means to get any benefit under the Policy

4) **Unlawful Purpose**
   Unlawful purpose or to attempt an unlawful purpose i.e. in violation of the criminal law or a recognised law of the country where Your Car was being used

5) **Use for Racing etc.**
   Take part in any motor sport, competition (other than treasure hunt), rally, pacemaking, reliability trial or speed test; or on any racetrack

6) **Use Outside Malaysia**
   Your Car was being used or driven outside Malaysia, the Republic of Singapore and Negara Brunei Darussalam

7) **Failure to take Precaution**
   Example :
   - left Your Car unattended or failed to take proper precaution to prevent further loss or damage; or
   - continue to drive Your Car in an unroadworthy condition before any repair is done
   - do not take reasonable precaution to keep Your Car secured. This includes but is not limited to leaving Your Car unattended while unlocked or with ignition key left in or on Your Car

8) **War Risk**
   - War, invasion, acts of foreign enemies, hostilities or warlike operation (whether war is declared or not), civil war, Act of Terrorism, mutiny, rebellion or revolution; or
   - strike, riots or civil commotion assuming the proportion of or amounting to an uprising, insurrection or military or usurped power.

9) **Nuclear Risk**
   Connected in any way with operations using the nuclear fission or fusion process, or handling of radioactive material.

10) Contractual Liability

We will not pay for any liability that arises by virtue of an agreement but for which We would not have been liable in the absence of such agreement.

11) Unauthorised Driver

No cover if your car is being driven by any person other than an Authorised Driver or person driving on Your order or with Your permission

Full List of Additional Benefits :

<table>
<tr><th>Item</th><th>Additional Benefits</th><th>Additional Premium</th></tr>
<tr><td>1</td><td>Legal Liability to Pillion
Pay towards you or your authorised rider's liability to any person being carried upon or getting onto or alighting from your motorcycle.</td><td>RM15.00</td></tr>
<tr><td>2</td><td>Separate Cover for Accessories fixed to Your Motorcycle
Loss or Damage to non-standard accessories.
There are 3 options :
• Motorcycle Top-Box
• Motorcycle Side Box
• Motorcycle Crash Bars</td><td>15% of accessories sum insured</td></tr>
<tr><td>3</td><td>Motorcyclist Personal Accident Add-On
Cover to You or Your Authorised Rider and Your Pillion for death or bodily injury sustained in direct connection with the usage of your motorcycle. There are 3 plans available :</td><td>
<table>
<tr><th>Plan</th><th>Limit (RM)</th><th>Premium (RM)</th></tr>
<tr><td>You only</td><td>5,000</td><td>13.00</td></tr>
<tr><td>You only</td><td>10,000</td><td>26.00</td></tr>
<tr><td>You only</td><td>15,000</td><td>39.00</td></tr>
<tr><td>You or Your Authorised Rider</td><td>5,000</td><td>18.00</td></tr>
<tr><td>You or Your Authorised Rider</td><td>10,000</td><td>36.00</td></tr>
<tr><td>You or Your Authorised Rider</td><td>15,000</td><td>54.00</td></tr>
<tr><td>You or Your Authorised Rider and Your Pillion</td><td>5,000</td><td>26.00</td></tr>
<tr><td>You or Your Authorised Rider and Your Pillion</td><td>10,000</td><td>52.00</td></tr>
<tr><td>You or Your Authorised Rider and Your Pillion</td><td>15,000</td><td>78.00</td></tr>
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</td></tr>
<tr><td colspan="3">
<table>
<tr><th colspan="4">Coverage and Compensation Sum on per Life Assured</th></tr>
<tr><th rowspan="2">Coverage</th><th colspan="3">Sum Insured (RM)</th></tr>
<tr><th>Plan A</th><th>Plan B</th><th>Plan C</th></tr>
<tr><td>(1) Death, Total Permanent Disablement, Total Paralysis or Permanently Bedridden.</td><td rowspan="4">5,000</td><td rowspan="4">10,000</td><td rowspan="4">15,000</td></tr>
<tr><td>(2) Total and irrecoverable loss of sight in one or both eyes.</td></tr>
<tr><td>(3) Total permanent loss of use of one hand or both hands.</td></tr>
<tr><td>(4) Total permanent loss of use of one foot or both feet.</td></tr>
<tr><td>(5) Bereavement Allowance (For death claim only)</td><td>500</td><td>500</td><td>500</td></tr>
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Premium Payment:

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.

Market Value:

This refers to the reasonable cost to buy another car of the same make, model, age and general condition similar to your vehicle at the time of loss. The market value of your vehicle will be determined based on the option you choose when you buy the policy. If you choose a Market Valuation System approved by Persatuan Insurans AM Malaysia (PIAM), the value will be based on that system. If not, the value will be determined by the car franchise-holder's head office. If this value is unavailable, an adjuster agreed upon by both you and the insurer will determine the value.

Agreed Value:

Agreed value is a sum that has been fixed after discussion and agreement between you and your insurer when you purchase or renew a policy. It provides certainty about the compensation you will receive from your insurer, less any excess (if applicable), if your car is stolen or totally destroyed. The market value of your vehicle at the time of loss will not be taken into consideration in such an event

Under-insurance:

If you insure your vehicle at a lower sum than its market value, you will be deemed as self-insured for the difference, i.e.in the event of loss/damage, you will only be partially compensated (up to the proportion of insurance) by your insurance company.

Over-insurance:

Should you insure your vehicle at a higher sum than its market value, the maximum compensation you will receive is the market value of the vehicle as the policy owner cannot 'profit' from a motor insurance claim.

Policy Cancellation:

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 RM50.00 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