

CYCLEPAC

Motor Personal Accident

PRODUCT DISCLOSURE SHEET

(Please read this Product Disclosure Sheet before you decide to take out the CyclePAC Policy. Be sure to also read the general terms and conditions.)

1. What is this product about?

CyclePAC insurance is a yearly renewable Policy that provides compensation in the event of disability and death of the motorcyclist that is caused solely by violent, accidental, external and visible events.

2. What are the covers / benefits provided?

Coverage	Description	Sum Insured (RM)		
Basic Coverage (up to max. of 5 units)	Death	5,500 per unit		
	Permanent Disablement	5,500 per unit		
Extra Coverage (Optional)	Description		Basic (RM)	Super (RM)
	Snatch Theft Protect	Loss of Personal Effects and penalty cost for replacement of Identification Document	1,000	2,000
		Medical Expenses	1,000	2,000
		Compassionate Allowance	1,000	1,000
	ATM Robbery	Loss of cash withdrawn from ATM	1,000	2,000
		Medical Expenses	1,000	2,000
		Compassionate Allowance	1,000	1,000
	Dengue Care		1,000	3,000
	*Rider PA		5,500	11,000
Pillion Rider		5,500	11,000	

Note:

- Please refer to the terms and conditions in the Policy wording.
- *Rider PA is only applicable to your immediate family member such as your spouse, biological parent, grandparent, siblings and children.
- Basic Coverage, Rider PA and Pillion Rider are only valid on the happening of an accident involving the policyholder Motorcycle whilst riding on the policyholder Motorcycle.

Duration of cover is for one year. You need to renew your insurance cover annually.

The benefit(s) payable under this product is (are) protected by PIDM up to limits. For more information, please refer to PIDM's Takaful and Insurance Benefits Protection System brochure on Our website www.zurich.com.my or on PIDM's website www.pidm.gov.my.

3. How much premium do I have to pay?

Coverage	Unit / Premium (RM)		
Basic Coverage		1.	13.00
		2.	26.00
		3.	39.00
		4.	52.00
		5.	65.00
Extra Coverage (Optional)	Description	Basic (RM)	Super (RM)
	Snatch Theft Protect	25.00 each	50.00 each
	ATM Robbery		
	Dengue Care		
	Rider PA	10.00 each	20.00 each
Pillion Rider			

Example: Premium calculation (1 Unit)

Base premium	:	RM	13.00
Extra Coverage (Optional)	:	RM	10.00
Gross premium	:	RM	23.00
Tax 8%	:	RM	1.84
Stamp Duty	:	RM	10.00
Total Premium	:	RM	<u>34.84</u>

The estimated total premium that you have to pay is: **RM34.84**

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

Type	Amount
Commission paid to the insurance agent (if any)	10% of the gross premium <i>Example: Gross Premium: RM23.00 x 10% commission = RM2.30</i>
Tax (payable by individual and non-individual)	8% of the gross premium
Stamp Duty	RM10.00

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

- **Importance of Disclosure** - You must disclose all material facts such as Your personal pursuits including Your occupation which would affect the risk profile and number of personal accident certificates that You have purchased from other insurance companies.
- **Importance of Receipt Keeping** - It is important that you receive a copy of receipt from us and please keep our receipt as proof of premium.
- **Consumer Insurance Contract** - 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.

- **Non-Consumer Insurance Contract** - Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if You are applying for this insurance for a purpose related to Your trade, business or profession, You have a duty to disclose any matter that You know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it 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.

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.

- **Cash Before Cover** - The premium due must be paid and received by Us before cover commences. This insurance cover is automatically null and void if this condition is not complied with.
- **Cancellation** - We may give fourteen (14) days written notice of Our intention to terminate this Policy with a valid reason by registered letter to Your last known address, in which case a proportion of the premium corresponding to the unexpired Period of Insurance will be returned. Similarly, You may, at any time cancel this Policy by providing Us fourteen (14) days written notice in which We will retain the customary pro-rate of premium for the time the Policy has been in force.
- **Claim Procedure** - You must give written notice to Us within fourteen (14) days after the occurrence of the event.
- **Territorial Limit** - Malaysia, Singapore and Brunei.
- For other common terms and conditions, you may refer to www.zurich.com.my/en/services/corporate/key-terms-and-conditions.

Note: This list is non-exhaustive. Please refer to the Policy wording for full list of terms and conditions under this product.

6. What are the major exclusions under this Policy?

This Policy does not cover death or injury caused by the following events:

- War, Civil war
- Pre-existing physical defects or infirmity
- Suicide, Insanity
- Provoked Assault
- Racing
- Radiation, Nuclear

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

7. Can I cancel my Policy?

You may cancel Your Policy by giving a written notice to Us provided that You have not made a claim on the Policy. Upon cancellation, You are entitled to certain amount of refund of the premium based on the unexpired Period of Insurance.

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

You can update Your contact details in the Zurich Customer Portal at myzurichlife.com.my or inform us of any changes in Your contact details to ensure that all correspondences reach You in a timely manner.

9. Where can I get further information?

Should You require additional information about this product, please contact us or our agents. You can contact us at:

Customer Care

Zurich General Insurance Malaysia Berhad

Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur.

Call Centre: 1-300-888-622

Tel: 03-2109 6000

E-mail: callcentre@zurich.com.my

10. Other types of similar cover available?

Please refer to our website at www.zurich.com.my.

IMPORTANT NOTE

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT INSURANCE POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

Zurich General Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

All premiums and fees shown in this document may be subject to tax or other government levies.

The information provided in this disclosure sheet is valid as at 01 March 2024 until next revision is issued.

Note: In the event of discrepancy, ambiguity and conflict in interpreting any term or condition, the English version shall prevail and supersede the Bahasa Malaysia version.

Zurich General Insurance Malaysia Berhad

Registration No. 201701035345 (1249516-V)

Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia

Tel: 03-2109 6000 Fax: 03-2109 6888 Call Centre: 1-300-888-622

www.zurich.com.my

