



Allianz General Insurance Company (Malaysia) Berhad (200601015674)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Allianz Bike Warrior

Policy

BIKE WARRIOR POLICY

WHEREAS the Insured described in the **Schedule** hereto (hereinafter referred to as "the Insured" by a proposal and declaration (dated as stated in the said **Schedule**) which shall be the basis of this contract and is deemed to be incorporated herein has applied to **Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)** (hereinafter called "the Company") for the Insurance hereinafter contained and has paid or agreed to pay the premium stated in the said **Schedule** as consideration for such Insurance.

Notwithstanding any provision in this Policy, the above **basis of contract** shall not apply to the Insured who is an individual entering into, varying or renewing the contract of insurance **wholly for purposes unrelated to the Insured's trade, business or profession.**

NOW THIS POLICY WITNESSETH that if at any time during the Period of Insurance stated in the **Schedule** hereto, the Insured as described in the **Schedule** or rider and/or pillion rider, with the permission of the Insured, is riding boarding or alighting from the vehicle described in the **Schedule** (hereinafter referred to as "the Named Vehicle") shall sustain injuries caused solely and directly by accidental means **then** the Company shall pay the sum or sums of money specified in the **Schedule** and in accordance to the benefits herein subject always to the terms, exclusions, provisions and conditions hereinafter contained.

GENERAL EXCLUSIONS

This Policy does not provide coverage under the following circumstances:

- Loss caused directly or indirectly, wholly or partly by:
 - Bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound);
 - Any other kind of disease or illness; and
 - Medical or surgical treatment (except such as may be necessary solely by injuries covered by this Policy and performed within the time provided in this Policy);
- Any bodily injury which shall result in hernia;
- Suicide or any attempt thereat;
- Loss occasioned by war, invasion, act of foreign enemy, hostilities, or war like operations (whether war be declared or not), mutiny, civil war, revolution, insurrection, conspiracy, military or usurped power, martial law, or state of siege, or any of the events or causes which determine the proclamation or maintenance or martial law or state of siege, seizure, quarantine, or customs regulations or nationalization by or under the order of any government or public or local authority, of any weapon or instrument employing atomic fission or radioactive force, whether in time of peace or war. The Insured/rider and/or pillion rider shall, if so required, and as a condition precedent to any liability of the Company, prove that the loss did not in any way arise under or through any of the above excluded circumstances or causes;
- While the Named Vehicle is used for hire, racing, road rally, pacemaking, speed-testing or for any purpose in connection with motor trade;
- Insured/rider does not hold a valid motorbike licence to ride the Named Vehicle or is not qualified for holding or obtaining a valid motorbike licence under the regulations of the Malaysian Road Transport Department or Court of Law. All benefits pursuant to this Policy shall also not apply to the pillion rider in the Named Vehicle whilst the vehicle is being driven by such Insured/rider. Provided Always That this will not apply if the Insured/rider has an expired motorbike licence but is disqualified from holding or obtaining such motorbike licence under the regulations of the Malaysian Road Transport Department or any relevant laws;
- If the actual number of pillion riders at the time of loss is not in accordance with the permissible carrying capacity as required by the Law, subject to Special Provision 4;

- While the Named Vehicle is used for illegal business pursuit as an unlicensed common carrier;
- Childbirth or miscarriage or insanity caused solely and directly by accidental means to the Insured/rider and/or pillion rider while, riding, alighting from or boarding the Named Vehicle;
- Any person below the age of fifteen (15) days and above the age of eighty (80) years;
- The Insured Person being under the influence of drugs or other substance of abuse other than those prescribed by a Medical Practitioner but not when prescribed for the treatment of drug addiction;
- While committing or attempting to commit any unlawful act;
- Damage to all body parts of the Named Vehicle;
- Any form of wear and tear or damage to the Named Vehicle; and
- Any other damages to the Named Vehicle, other than directly caused by flood.

The above exclusions shall not be affected by any endorsement(s) which does not specifically refer to it, in whole or in part.

BENEFITS

SECTION 1 – PERSONAL ACCIDENT BENEFITS

(A) DEATH/PERMANENT DISABLEMENT BENEFIT

In the event of injury resulting in death of the Insured/rider and/or pillion rider in the Named Vehicle within three hundred sixty five (365) days from the date of the accident, the Company will pay up to the stipulated limits as stated in the **Schedule**.

When injury does not result in death of the Insured/rider and/or pillion rider in the Named Vehicle within three hundred sixty five (365) days from the occurrence of the accident but result in any of the following losses within the said three hundred sixty five (365) days, the Company will pay up to limits stipulated in the **Schedule** for:

- Loss of both hands or both feet
- Loss of sight of both eyes
- Loss of one eye and one hand
- Loss of one eye and one foot
- Total paralysis (from the neck down)
- Permanent quadraplegia (loss or permanent total loss of use of four limbs)
- Loss of one foot or one hand
- Loss of sight of one eye
- Total Insanity
- Loss of four fingers and thumb in one hand
- Loss of hearing of both ears
- Loss of all toes
- Loss of speech

Permanent total loss of use of a part of a body shall be treated as a loss of the part of the body. Loss of speech means total permanent inability to communicate verbally. Loss of sight of eyes means the entire and irrecoverable loss of sight.

The aggregate of all losses payable in respect of any one accident shall not exceed 100% of the Sum Insured specified in the **Schedule** for any one person under this Section.

(B) MEDICAL EXPENSES BENEFIT

In the event that the Insured/rider and/or pillion rider suffers injury due to an accident to the Named Vehicle and the Insured/rider and/or pillion rider requires treatment by a legally

qualified physician or surgeon, confinement in a hospital or the employment of a licensed or graduate nurse, the Company will pay the actual expenses incurred for such treatment, hospital charges and nurses fee up to the limits stipulated in the **Schedule** per person as the result of any one accident.

(C) BEREAVEMENT BENEFIT

In the event of an accidental injury resulting in the death of the Insured/rider and/or pillion rider in the Named Vehicle, the deceased's personal legal representative will receive a bereavement allowance as stipulated in the **Schedule** upon submission of the required documents. The bereavement allowance is payable in addition to the death benefit.

(D) DOUBLE INDEMNITY BENEFIT

In the event of an accidental injury resulting in either permanent quadraplegia, permanent total paralysis from the neck down or death of the Insured/rider and/or pillion rider in the Named Vehicle and such accident occurs during a nationwide public holiday, the payment of benefit under the Death/Permanent Disablement will be doubled.

(E) CORRECTIVE COSMETIC SURGERY BENEFIT

The Company will reimburse the Insured/rider and/or pillion rider up to the amount specified in the **Schedule** in respect of expenses incurred by the Insured/rider and/or pillion rider for corrective cosmetic surgery performed on the Insured/rider and/or pillion rider's neck or head following injuries sustained as a result of an accident in the Named Vehicle provided:

1. Such corrective cosmetic surgery is recommended by a licensed orthodontist or cosmetic surgeon; and
2. Such corrective cosmetic surgery is performed by a licensed orthodontist or cosmetic surgeon.

(F) HOSPITAL INCOME BENEFIT

The Company will pay the Insured/rider and/or pillion rider a daily benefit as specified in the **Schedule**, for each day the Insured/rider and/or pillion rider is hospitalized as a result of an accident whilst travelling on the Named Vehicle, up to a maximum of sixty (60) days.

This benefit is payable only if the Insured/rider and/or pillion rider is hospitalized for more than twenty four (24) hours due to an accident whilst travelling on the Named Vehicle. Hospital shall mean any lawfully operating public or private hospital/medical centre which provides room and board and twenty four (24) hours nursing services.

(G) RENEWAL BONUS

To be eligible for Renewal Bonus, renewal of this Policy has to be continuous and the Period of Insurance for the respective renewals has not lapsed in any given year. Under the Renewal Bonus benefit, the Insured's Principal Sum Insured is increased annually by ten per cent (10%) subject to a maximum aggregate increase of fifty per cent (50%).

Subject to the provisions of this Policy, Renewal Bonus shall be paid to the Insured or the Insured's legal representative as the case maybe, in addition to the payment of the Principal Sum Insured or such part thereof payable in respect of a claim made under this Policy.

Payment of Renewal Bonus in addition to the Principal Sum Insured shall only be applicable under the Death/Permanent Disablement Benefit and Double Indemnity Benefit. In the event of a claim having been made under Death/Permanent Disablement Benefit or Double Indemnity Benefit of this Policy, any accumulated Renewal Bonus will be forfeited and computations for future Renewal Bonus will begin anew from the next renewal date of this Policy.

SECTION 2 – BIKE ASSISTANCE PROGRAM BENEFITS

This Policy entitles the Insured/rider and/or pillion rider to Bike Assistance Program Benefits arranged by the Company, twenty four (24) hours a day, three hundred sixty five (365) days a year, anywhere in Malaysia. The services will only be rendered to the Named Vehicle specified in the **Schedule** in the event of breakdown to the Named Vehicle during the Period of Insurance. The Insured/rider and or pillion rider of the Named Vehicle must call the 24 Hours Toll Free number **1 800 22 5542** or **603 2264 0560** to request for the services below.

(A) 24-HOUR EMERGENCY TOWING

If the Named Vehicle breaks down and it is not possible to repair the Named Vehicle on the site, the Company or its service provider will assist to tow the Named Vehicle up to 600km (roundtrip by the tow truck). The Insured/rider and/or pillion rider will only be charged additional towing costs if the roundtrip exceeds 600km. The Insured/rider and/or pillion rider is given full flexibility as to where the Insured/rider and/or pillion rider want the Named Vehicle towed, either back to the Insured/rider's home or to the Insured/rider's preferred workshop. Additional cost of towing is approximately RM1.50 per km (roundtrip). However, the cost of towing can change according to prevailing market rates.

TERRITORIAL LIMITS

The twenty four (24) hours emergency towing services shall be made available in the event the Named Vehicle is immobilized anywhere in Peninsular Malaysia excluding the islands except for Penang and Langkawi. In East Malaysia, the towing services shall only be available within twenty five (25) km radius of Kota Kinabalu, Sandakan, Lahad Datu, Tawau, Sibiu, Bintulu, Miri, Kuching and on the island of Labuan.

(B) MINOR ROADSIDE REPAIR

The Company or its service provider shall organize and pay for labour cost for roadside repair up to a maximum labour of two (2) hours per event.

The Company or its service provider shall not be responsible for any cost incurred for spare parts required during the Minor Roadside Repair.

(C) TAXI AND CAR RENTAL ASSISTANCE

In the event of a breakdown involving the Named Vehicle and should the Insured/rider and/or pillion rider require taxi or car rental, the Company or its service provider shall refer and assist the Insured/rider and/or pillion rider to arrange for taxi or car rental. The services must be pre-authorized by the Company or its service provider to be eligible for reimbursement.

Under these services, Insured/rider will be reimbursed up to a maximum of:

Taxi	Up to RM60.00
Car Rental (2 days)	Up to RM400.00

Original receipts must be submitted to the Company or its service provider to be entitled for reimbursement. For Car Rental, the Insured/rider will be entitled for reimbursement only if the Named Vehicle suffers breakdown 100km from his/her home address in Malaysia and repairs will take more than forty eight (48) hours. Reimbursement is limited up to a maximum of three (3) times a year.

(D) ARRANGEMENT FOR HOTEL ACCOMMODATION

In the event of a breakdown involving the Named Vehicle and the Insured/rider and/or pillion rider requires hotel accommodation, the Company or its service provider shall assist the Insured/rider and/or pillion rider to organize hotel reservation. The

reimbursement for the hotel accommodation is up to RM400.00. Any additional costs incurred for the hotel shall be borne by the Insured/rider and/or pillion rider. The services must be pre-authorized by the Company or its service provider to be eligible for reimbursement.

Under these services, Insured/rider will be reimbursed up to a maximum of:

Hotel Accommodation	Up to RM400.00
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Original receipts must be submitted to the Company or its service provider for reimbursement. For Hotel Accommodation, the Insured/rider will be entitled for reimbursement only if the Named Vehicle suffers breakdown 100km from his/her home address in Malaysia and repairs will take more than forty eight (48) hours. Reimbursement is limited up to a maximum of three (3) times a year.

(E) INTERNATIONAL ASSISTANCE

In the event of breakdown involving the Named Vehicle while in Singapore or Thailand, the Insured/rider is entitled to free towing services to the nearest workshop chosen by the Company or its service provider within Singapore or Thailand.

The Company or its service provider may assist the Insured/rider in organizing the repatriation of the Named Vehicle to Malaysia. However, all repatriation cost shall be borne by the Insured/rider.

(F) ARRANGEMENT OF EMERGENCY EVACUATION

If a medical emergency arises following breakdown or accident, the Company or its service provider will arrange for an ambulance or other means of transportation to send the Insured/rider and/or pillion rider to the nearest medical centre or hospital. All cost incurred shall be borne by the Insured/rider and/or pillion rider.

(G) REFERRAL TO SERVICE CENTRE

The Insured/rider may contact the Company or its service provider to arrange for referral to the nearest repair and service centre for bike servicing or repair. The Company or its service provider shall also arrange for prior appointment for the Insured/rider if so required. All costs incurred shall be borne by the Insured/rider.

(H) EMERGENCY MESSAGE TRANSMISSION

In the event of an emergency following breakdown or accident involving the Named Vehicle, upon request from the Insured/rider, the Company or its service provider shall endeavour to keep the Insured/rider's next of kin informed of the Insured/rider's whereabouts. This benefit is only applicable for the Insured/rider.

SECTION 3 – ADDITIONAL BENEFITS

(A) COMPASSIONATE COVER

In the event of a total loss or theft claim to the Named Vehicle, the Insured will receive an amount equivalent to 10% of the Sum Insured subject to a maximum sum stated as in the **Schedule**.

(B) COMPASSIONATE FLOOD COVER

In the event of damage due to flood to the Named Vehicle, the Company will pay to the Insured the actual expenses incurred up to the amount stated in the **Schedule** for any one incident. The Insured/rider must provide to the Company a copy of the police report on the flood incident, original receipts for the expenses incurred and photographs of the Named Vehicle before and after the repair works.

EXCLUSIONS TO SECTION 2 – BIKE ASSISTANCE PROGRAM BENEFITS

The Company or its service provider shall not be required to provide its services under the following circumstances:

1. Services which are not organized or pre-approved directly by the Company or its service provider;
2. Towing in an event of an accident.
3. If the Named Vehicle is or has been modified for participation in a rally or racing or modified against government regulations;
4. Service provision outside the territorial limits stated;
5. Failure of the Insured/rider and/or pillion rider of the Named Vehicle to take reasonable precautions, to secure the vehicle to a safer location from any intended strike, riot or civil commotion;
6. Any illegal or unlawful act by the Insured/rider and/or pillion rider of the Named Vehicle for any unlawful or illegal purposes;
7. If the Named Vehicle is used as a commercial vehicle;
8. When the bike keys are not available;
9. When there is no mechanical part in the Named Vehicle, such as no engine or transmission;
10. Towing of a Named Vehicle for the purpose of disposing the vehicle;
11. Towing of a Named Vehicle for the purpose of transferring the vehicle from one workshop to another;
12. No valid road tax disc on the Named Vehicle;
13. Towing a stolen Named Vehicle which has been discovered or abandoned or due to vandalism;
14. Named Vehicle that has been dismantled fully or partly in a workshop;
15. Towing a Named Vehicle which registration number does not match with the number registered with the Company or its service provider;
16. If the Named Vehicle suffers a mechanical breakdown and is immobilized on an unpaved road surface or on a road that is not a gazetted road of Malaysia, Singapore and/or Thailand Road System; and
17. If the Named Vehicle requires the use of any additional special equipment during the retrieval of the vehicle.

SPECIAL PROVISIONS

1. The Death and Permanent Disablement Benefit is extended to cover the Insured specified in the **Schedule** twenty four (24) hours a day, irrespective whether he/she is on the Named Vehicle or not. However, such coverage will not be effective if death or permanent disablement is directly or indirectly caused by or in connection with provoked murder or assault, while traveling in an aircraft as a member of the crew, except only as a fare-paying passenger in an aircraft licensed for passenger service, while committing or attempting to commit any unlawful act, while participating in any professional sport, martial arts or boxing, aerial activities including parachuting and hang-gliding, underwater activities exceeding fifty (50) meters in depth, mountaineering involving the use of ropes or mechanical guides, racing (other than on foot), ionization, radiation or contamination by radioactivity, nuclear weapons material, riding a motorcycle without a valid licence (provided always the Insured is not disqualified from holding or obtaining such licence under the regulations of the Malaysian Road Transport Department or any other relevant laws).

2. Daily compensation under Hospital Income Benefit is payable only if the Insured/rider and/or pillion rider is hospitalized within twenty (20) days from the date of accident. The maximum period of compensation for any one accident is sixty (60) days. Successive periods of hospital confinement, due to the same cause, shall be considered as one accident.
3. Compensation under the Medical Expenses Benefit is payable only if such medical treatment is furnished by a qualified medical practitioner within twenty six (26) weeks from the date of accident, provided that the first expense is incurred within twenty (20) days from the date of accident. The Company will reimburse the actual, necessary and reasonable expenses incurred up to the maximum shown in the **Schedule** for any one accident.
4. In the event that the actual number of pillion riders exceeds the number stated in the **Schedule** of the policy, the Company's Limit of Liability per person will be reduced by the ratio of the actual number of pillion riders to that of the number of pillion riders declared. This limitation shall not apply to the Insured/rider.
5. Pillion rider aged fifteen (15) days to fifteen (15) years are entitled to 50% of all the benefits provided herein.
6. All claims falling under this Policy shall be submitted within the prescribed period as stated in Condition 4 above.
7. Compensation for loss of life and the medical expenses of the Insured or his/her immediate family members shall be payable to the Insured or his/her legal personal representative (if the Insured is not married, the family members would be his/her parents, sisters and brothers. If the Insured is married the family members would be his/her spouse and children). All other compensation of this Policy which are payable other than to the Insured or to his/her immediate family members shall be payable directly to the injured Insured/rider and/or pillion rider or to such Insured/rider's and/or pillion rider's legal personal representative whose receipt shall be a full discharge of any claim for the injury or death of such Insured/rider and/or pillion rider.
8. The Company shall at anytime by giving fourteen (14) days notice to the Insured by registered letter at the Insured's address as last known to the Company, be at liberty to terminate and cancel this Policy, provided that the Company shall in that event return to the Insured a proportionate part of the premium corresponding to the unexpired period of insurance. This Policy may be cancelled by the Insured on fourteen (14) days notice to the Company and in such event the Insured shall be entitled to the return of the balance premium based on the Company's short period rates for the time this Policy has been in force during the then current period of insurance.

CONDITIONS

The Policy and **Schedule** shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the **Schedule** shall bear such meaning wherever it may appear.

1. The Named Vehicle must be insured under a Private Comprehensive Motorcycle Policy to be eligible for the benefits and services.
2. The due observance and fulfillment of the terms and conditions of this Policy insofar as they relate to anything to be done or not to be done by the Insured or his/her legal personal representative shall be conditions precedent to any liability of the Company to make any payment under this Policy.
3. All notices required to be given by the Insured to the Company must be in writing addressed to the nearest local Branch or Agency of the Company and no alteration in the terms of this Policy or any endorsement thereon, will be held valid unless the same is signed or initialed by an authorized representative of the Company.
4. Subject to the relevant duty of disclosure of the Insured, if the proposal or declaration of the Insured is untrue in any respect or if any material fact affecting the risk be incorrectly stated therein or omitted therefrom or if this Policy shall have been obtained through any misstatement, misrepresentation or suppression or if the claim made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof then in any of these cases this Policy may be avoided, claim denied or reduced, terms changed or varied or contract terminated.
5. Upon the happening of an accident likely to give rise to a claim under this Policy, the Insured shall within fourteen (14) days after the happening of the accident give notice to the Company with full particulars of the accident and injuries and shall as soon as possible procure and act on proper medical or surgical advice.

The Insured (or the Insured's legal personal representatives) shall at the expense of the Insured furnish to the Company all such certificates information and evidence as may be required by the Company and the Insured shall whenever reasonably required to do so submit to medical examination on behalf of the Company.

In the event of the death of the Insured/rider and/or pillion rider, the Company shall be entitled to have a post mortem examination at its own expense and notice shall when practicable be given to the Company before interment or cremation stating the time and place of any inquest appointed.

The following scale of short period rates shall apply:

Period	Refund
Less than 1 week	7/8 – of the annual premium
Less than 1 month	3/4 – of the annual premium
Less than 2 months	5/8 – of the annual premium
Less than 3 months	1/2 – of the annual premium
Less than 4 months	3/8 – of the annual premium
Less than 6 months	1/4 – of the annual premium
More than 6 months	Nil

9. This Policy shall lapse/terminate at mid-night (standard Malaysian time) on the last day of the Period of Insurance. This policy shall lapse/terminate upon the Policy anniversary date that falls after the eightieth (80th) birthday of the Insured.
10. In the event the Insured shall have disposed of the Named Vehicle as specified in the **Schedule** either by sale or transfer of ownership, this Policy shall cease to operate and the Company upon written request of the Insured and surrender of the original Policy, shall cancel this Policy and refund the premium to which the Insured shall be entitled for the unexpired Period of Insurance which shall be in accordance to the Company's short period rates.
11. This Policy, and all rights, obligations and liabilities arising hereunder, shall be construed and determined and may be enforced in accordance with the laws of Malaysia and the Malaysian courts shall have exclusive jurisdiction hereto. No action at law or in equity shall be brought to recover on this Policy prior to the expiration of ninety (90) days after proof of claim has been filed in accordance with the requirement of this Policy.
12. All premiums shall be paid in Ringgit Malaysia. In the event that the Insured shall be admitted into a hospital and/ or receive medical treatment outside Malaysia and render bills in a currency other than Ringgit Malaysia, the Company shall indemnify the Insured or his/her legal personal representative in Ringgit Malaysia based on the quoted exchanged rate (open market rate if a free market, official rate if not a free market) at the date the insured is discharged from hospital.

13. The Insured shall give immediate notice to the Company of any change in his/her name, residence, business or occupation. The Insured shall also give notice before any renewal of this Policy of any injury, disease, physical defect or infirmity by which the Insured has become affected or has knowledge of.
14. The Company reserves the right to amend the terms and conditions of this Policy and such alteration of this Policy shall only be valid if authorized by the Company and endorsed hereon.

15. DUTY OF DISCLOSURE

(a) Consumer Insurance Contract

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if the Insured had applied for this Insurance wholly for **purposes unrelated to the Insured's trade, business or profession**, the Insured had a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form and all the questions required by the Company fully and accurately and also disclose any other matter that the Insured knows to be relevant to the Company's decision in accepting the risks and determining the rates and terms to be applied, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated. **This duty of disclosure continued until the time the contract was entered into, varied or renewed.**

(b) Non-Consumer Insurance Contract

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if the Insured had applied for this Insurance for **purposes related to Insured's trade, business or profession**, the Insured had a duty to disclose any matter that the Insured knows to be relevant to the Company's 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 contract, claim denied or reduced, terms changed or varied, or contract terminated. **This duty of disclosure continued until the time the contract was entered into, varied or renewed.**

- (c) The Insured also has a duty to tell the Company immediately if at any time, after this Policy contract has been entered into, varied or renewed with the Company, any of the information given for this Policy contract is inaccurate or has changed.

16. APPLICABLE TAX

In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "**Applicable Tax**") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

IMPORTANT NOTICE

1. CASH BEFORE COVER

It is a fundamental and absolute special condition of this Contract of Insurance that the premium due must be paid and received by the Company before cover commences. If this condition is not complied with, then this Contract of Insurance is automatically null and void.

ADDITIONAL BENEFITS

Subject to the terms, exclusions, provisos and conditions contained in this policy, the cover as provided under this Policy shall be extended to the Insured under the circumstances provided hereinafter:

1. **PA – CL004 – STRIKE, RIOT AND CIVIL COMMOTION**
Labour disturbances, riots or civil commotions or any persons of malicious intent acting on behalf of or in connection with any political organization, providing always that this extension shall not apply whilst the insured person is taking part in any disturbance of public peace.
2. **PA – CL005 – HIJACKING**
Unlawful or wrongful exercise of control of an aircraft, vessel or public conveyance.
3. **PL – CL006 – UNPROVOKED MURDER AND ASSAULT**
Unprovoked murder or assault.
4. **PA – CL010 – SUFFOCATION THROUGH SMOKES, FUME AND POISONOUS GAS**
Suffocation through smoke, fumes and poisonous gas.
5. **PA – CL011 – HUNTING AND MOUNTAINEERING**
Hunting (except big game hunting) and mountaineering (without use of ropes or guides) for leisure purposes only.
6. **PA – CL016 – AMATEUR SPORTS(EXCEPT MARTIAL ARTS AND BOXING)**
Indoor or outdoor sport as an amateur, except martial arts and boxing.
7. **PA – CL024 – FLOOD, WINDSTORM AND EARTHQUAKE**
Flood, hurricane, cyclone, typhoon, windstorm, earthquake, volcanic eruption or other convulsion of nature.
8. **PA – CL063 – POISONOUS FOOD OR DRINK**
Food or drink poisoning.
9. **PA – CL064 – WATER SPORTS**
Water sports activities: Water skiing, yachting, surfing and snorkeling as an amateur.
10. **PA – CL065 – UNDERWATER ACTIVITIES/SCUBA DIVING (UP TO 50 METERS)**
Underwater activities involving the use of breathing apparatus/ scuba diving (up to 50 meters).
11. **PA – CL066 – POLO PLAYING AND BUNGEE JUMPING**
Polo Playing and Bungee Jumping as an amateur.
12. **PA – CL078 – ACCIDENTAL DROWNING OR NEAR DROWNING**
Accidental drowning or near drowning.
13. **PA – CL080 – INSECT, SNAKE AND ANIMAL BITES**
Harmful insect, snake and animal bites excluding diseases or illness caused by parasites, bacteria or viruses carried by insects such as mosquitoes and the like, snake or animal.

This Policy and its conditions should be examined and if incorrect returned at once for alteration.

To Attach Schedule Here

Lodging of Complaints

We are committed to maintaining high levels of service, honesty, integrity and trustworthiness. If you have any reason to be dissatisfied with any of our products or services, we would like to hear from you. Your feedback is very important to us as we are always looking for ways to improve and serve you better.

To provide us with your feedback, you may contact us via the following channels:

Write to:

Customer Feedback Center, Allianz Arena, Ground Floor Block 2A, Plaza Sentral, Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur.

 1 300 22 5542

  AllianzMalaysia

 customer.service@allianz.com.my

 allianz.com.my

Avenues to Seek Redress

You may submit your complaint to the Ombudsman for Financial Services (OFS) if you are not satisfied with our final response or decision, in the event that your complaint is within the scope of the OFS as well as the following monetary thresholds:

(1) Insurance claims not exceeding RM250,000.00; and

(2) Motor third party property damage claims not exceeding RM10,000.00.

The OFS can be contacted at the following address:

Ombudsman for Financial Services, Level 14, Main Block, Menara Takaful Malaysia, No 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.

 03 2272 2811

 03 2272 1577

 enquiry@ofs.org.my

 www.ofs.org.my

If your complaint does not fall within the purview of the OFS, you may refer your complaint to Laman Informasi Nasihat dan Khidmat (LINK) of Bank Negara Malaysia (BNM) at the following address:

Write to (BNMTELELINK):

Pengarah, LINK & Pejabat BNM, Bank Negara Malaysia, P.O. Box 10922, 50929 Kuala Lumpur.

Walk-in (BNMLINK):

Ground Floor, Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur.

 1 300 88 5465

 03 2174 1515

 bnmtelelink@bnm.gov.my

 www.bnm.gov.my

You may check with our Customer Feedback Center on the types of complaints handled by the OFS or BNM before submitting your complaint.

Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)

(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Allianz Customer Service Center

Allianz Arena, Ground Floor, Block 2A, Plaza Sentral, Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur.

Allianz Contact Center: 1 300 22 5542 Email: customer.service@allianz.com.my   AllianzMalaysia  allianz.com.my

