BERJAYA SOMPO INSURANCE

Motor Insurance (Motorcycle)

PRODUCT DISCLOSURE SHEET

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on your motor insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 07/01/2026

1 What is Motor Insurance (Motorcycle)?

Motor Insurance is a Motor Comprehensive Insurance policy which provides Comprehensive, Third Party & Theft cover and Third-Party cover.

2 Know Your Coverage

As an illustration, for **RM *282.26*** annually, you will receive the following coverage:

Sum Insured	**RM 9,888.00**
No Claim Discount (NCD) Entitlement	**0%**
*Additional Coverage (This is purchased with an additional premium)	• Legal Liability to Pillion

Your policy covers:
- Loss/damage to own vehicle due to accidental fire/theft.
- Liabilities to third party for injury, death & property loss/damage.
- Loss/damage to own vehicle due to accident.

Your motor policy excludes:
- Your own death or bodily injury due to motor accident.
- Your liability against claims from pillion in your vehicle.

Notes:
- ***a. Please scan the QR code below for the full list of basic coverage, exclusions and additional coverage.***
- ***b. The benefits payable under eligible Policy is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Berjaya Sompo Insurance Berhad or PIDM (visit www.pidm.gov.my).***
- ***c. You should read and understand the insurance policy and contact the agent or us to clarify any doubts before purchasing this Policy.***
- ***d. It is important that you inform us of any changes in your contact/personal details to ensure that all correspondences reach you in a timely manner. You may inform at our branches or Customer Service Centre.***
- ***e. It is an offence under the laws of the Republic of Singapore to enter the country without extending pillion liability cover to your motor insurance.***

If you have any questions or require assistance on your motor insurance, you can:

Call our Customer Service
Within Malaysia (Toll-Free):
1-800-889-933
Overseas: +603-2170 7300

Visit us at:
https://www.berjayasompo.com.my/product/private-motorcycle

Email us at:
customer@bsompo.com.my

Scan the QR Code above

3 Know Your Obligations

For this motor insurance policy, you must pay a premium of:	
Base premium	*RM 282.26*
(-) 0% NCD entitlement	*RM 0.00*
(+) Additional coverage (1) Legal Liability of Passengers ***(This list is non-exhaustive. Please scan the QR code above for the full list of additional coverage.)***	*RM 15.00*
Gross premium	*RM 297.26*
(+) 8% Service tax	*RM 23.78*
(+) Stamp duty	*RM 10.00*
(+) Commission / (-) Rebate for direct channel	***10%* or *RM 29.73***
Total premium payable	***RM 331.04***

Note: 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.

IMPORTANT INFORMATION YOU SHOULD KNOW

(Note: This list is non-exhaustive. Please refer to the QR Code for the full terms and conditions under this Policy.)

A	The duration of coverage is one (1) year. You need to renew the insurance cover annually.
B	You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or cancellation of your Policy.
C	If there are any changes that materially vary any of the facts provided at the date of the proposal, you shall give notice in writing to us within seven (7) days from the date of change, and shall pay additional premium if it is required.
D	Full premium must be paid before the effective date of the Policy (Cash Before Cover).
E	Payment can be made by Cash, Cheque, Debit Card, Credit Card or Online Payment to Berjaya Sompo Insurance Berhad. Please keep a receipt of the premium paid as the proof of payment for future reference.
F	You must ensure that your vehicle is insured at the appropriate amount as it will affect the amount you can claim.
G	In the event of an accident, you should notify us the soonest possible. You may do so by: 1. Calling **our 24-hour Call Centre** at 1300 88 2323, or 2. Requesting for immediate road assistance via MySOMPO mobile application. If the accident occurs outside of Malaysia (e.g., Brunei or Singapore), please contact us at +603 9212 9286. **What should you know when making a claim?** • Report to the police within 24 hours and immediately notify us in writing with full details. • Repairs must be conducted by the nearest workshop if you make an own damage claim against your own comprehensive Policy. • If you are not at fault in the accident, you can submit the claim either directly to us or the party at fault, or if you have a comprehensive Policy, you are encouraged to submit to us for speedier claims processing without losing your NCD entitlement. • You will lose your entire NCD entitlement once an own damage or a third-party claim is made against your Policy. • At the time of accident, if your car is still under a Hire Purchase agreement/Employer's Loan agreement with the Hire Purchase company/employer who is named in the Schedule as the owner, the loss or damage to your car shall be payable to the owner (Hire Purchase company/employer). Otherwise, the claim shall be payable to you.
H	**Compulsory Excess** This is the amount of loss, as stated in your Policy Schedule, that you have to bear (if applicable), while we will pay the balance of your claim.

Can I cancel my Policy?

Yes, you may cancel your policy at any time by giving a written notice to us. Upon cancellation, we will refund premium according to *Customary Short Period Rate subject to a minimum premium of RM 20.00 payable under the Policy and provided that no claim has been made on the Policy.
(*Please scan the QR code in page 1 for the Customary Short Period Rate table.)

Other similar types of General Insurance products available?
SOMPO Motorcycle.

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