

MOTORCYCLE 365 PLAN ENDORSEMENT (NON-TARIFF)

In consideration of the additional premium paid by **You** to **Us** for this **Endorsement**, the following benefits will be attached in addition to **Your** base motor insurance policy subject to terms and conditions as mentioned below.

TABLE OF BENEFITS

No	Benefit Schedule	Motorcycle 365 Plan			
		Sum Insured			Conditions
		Insured	All Riders	Pillion	
Endorsement Codes		MMCCO001 / MMCTP001			
1	Accidental Death	RM10,000	RM10,000	RM3,000	Per person / per policy year
2	Permanent Disablement				
	a) Loss of both hands or both feet	RM10,000	RM10,000	RM3,000	
	b) Loss of sight of both eyes				
	c) Loss of one hand and one foot				
	d) Loss of sight of one eye and one hand or one foot				
	e) Loss of one hand or one foot	RM5,000	RM5,000	RM1,500	
f) Loss of sight of one eye					
3	Double Indemnity During National Public Holiday in Malaysia	RM20,000	NIL	NIL	Per policy year
4	Medical Expenses due to accident	RM500	RM500	RM500	Per person / per policy year
5	Ambulance Fees	RM250	RM250	RM250	
6	Bereavement Allowance	RM1,000	RM1,000	RM1,000	

DEFINITIONS

- Hospital** means any institution recognised by the Ministry of Health or any equivalent authority and lawfully operated for the care and treatment of injured persons with organised facility for diagnosis and surgery, having twenty-four (24) hours per day nursing services by registered and graduate nurses and medical supervision, but not including any institution used primarily and wholly as a nursing home, mental institution, or a place for the care or treatment of alcoholics or drug addicts or home for the aged.
- Medical Practitioner** means a physician qualified with a degree in Western Medicine who is legally licensed and duly qualified to practise medicine and surgery, but excluding a physician who is the Insured himself, or the spouse or lineal relative of the Insured.

BENEFITS

1. ACCIDENTAL DEATH

We will pay the benefits as per the Table of Benefits for bodily injury resulting in loss of life of the **You**, **Your Authorised Rider** and/or **Your Pillion** due to an accident while travelling in **Your Motorcycle** within 180 days from the date of accident.

This benefit is extended to cover **You** for twenty-four (24) hours a day worldwide irrespective of whether **You** are in **Your Motorcycle** or not. If **Your Motorcycle** is registered under association/corporation/company, **You** as the Insured may nominate a person to be covered under this extended coverage/benefit.

2. PERMANENT DISABLEMENT

We will pay the benefits as per the Table of Benefits for permanent disablement as a result of bodily injury to **You, Your Authorised Rider** and/or **Your Pillion** due to an accident while travelling in **Your Motorcycle** within twelve (12) calendar months from the date of accident.

Table of Compensation

Description of Disablement Compensation	Compensation (Percentage (%) of Principal Sum Insured)
Loss of both hands or both feet	100
Loss of sight of both eyes	
Loss of one hand and one foot	
Loss of sight of one eye and one hand or one foot	
Loss of one hand or one foot	50
Loss of sight of one eye	

Permanent total loss of use of a part of a body shall be treated as a loss of the part of the body.

The aggregate of all percentages payable under permanent disablement benefit in respect of any one accident shall not exceed 100% of the sum insured as per the Table of Benefits for any one (1) person.

In the event of a permanent disablement claim which subsequently result in death of **You, Your Authorised Rider** and/or **Your Pillion** in respect of the same accident, the total amount payable shall not exceed the principal sum insured of accidental death.

This benefit is extended to cover **You** for twenty-four (24) hours a day worldwide irrespective of whether **You** are in **Your Motorcycle** or not. If **Your Motorcycle** is registered under association/corporation/company, **You** as the Insured may nominate a person to be covered under this extended coverage/benefit.

3. DOUBLE INDEMNITY DURING NATIONAL PUBLIC HOLIDAY IN MALAYSIA

We will pay double the sum insured on death or permanent disablement if **You, Your Authorised Rider** and/or **Your Pillion** suffer either death or permanent quadriplegia or permanent total paralysis from the neck down in an accident involving **Your Motorcycle** and such accident occurs during a national public holiday in Malaysia.

4. MEDICAL EXPENSES

We will pay the actual expenses incurred up to the limit as per the Table of Benefits within fifty-two (52) weeks from the date of accident for treatment, hospital charges and nursing fees in cases where **You, Your Authorised Rider** and/or **Your Pillion** shall require treatment by a **Medical Practitioner**, confinement in a **Hospital** or the employment of a licensed or graduate nurse due to accidental bodily injury while travelling in **Your Motorcycle**.

This benefit is limited to one (1) occurrence during the **Period of Insurance**.

5. AMBULANCE FEES

We will reimburse ambulance fees incurred up to the limit as per the Table of Benefits for transporting **You, Your Authorised Rider** and/or **Your Pillion** to and/or from the **Hospital** when necessary due to accidental bodily injury while travelling in **Your Motorcycle**.

This benefit is limited to one (1) occurrence during the **Period of Insurance**.

6. BEREAVEMENT ALLOWANCE

We will pay the sum as per the Table of Benefits as Bereavement Allowance to the **You, Your Authorised Rider** and/or **Your Pillion's** next of kin or legal representative upon valid claim payable under Benefit 1 (Accidental Death) due to accidental bodily injury while travelling in **Your Motorcycle**.

SPECIAL PROVISIONS

1. Any claim under the benefits for this **Endorsement** shall not affect the NCD entitlement and no **Excess** will apply. Reinstatement is not allowed for the benefits provided.
2. This **Endorsement** does not provide coverage under any of the following circumstances:
 - (a) Loss caused directly or indirectly, wholly or partly
 - (i) by bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound);
 - (ii) by any kind of disease or sickness;
 - (iii) by medical or surgical treatment (except such as may be necessary as a result of bodily Injuries covered by this **Endorsement** and performed within the time provided in the **Endorsement**); or
 - (iv) while **Your Motorcycle** is used for illegal activities/business or as an unlicensed carrier.
 - (b) Intentional self-inflicted injuries, insanity, suicide or any attempt thereof (whether sane or insane).
 - (c) Death or disablement directly or indirectly arising out of or consequent upon or contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.
 - (d) Any pre-existing conditions or physical defect or infirmity or unsound mind, fits of any kind.
 - (e) **You or Your Authorised Rider or Your Pillion** will not be entitled for the personal accident benefits as above if **You or Your Authorised Rider** carries more than one (1) **Pillion**.

If **You** are not satisfied with the course of action taken by **Us** or decision made by **Us**, **You** may seek recourse through **Our** Complaints Management Unit and alternatively, may seek redress or assistance from the Financial Markets Ombudsman Service (FMOS) or approach Bank Negara Malaysia's BNMLINK (Laman Informasi Nasihat dan Khidmat) as stated in **Your** base motor policy.