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Policy Schedule

Group Personal Accident

v1.2

Policyholder : Easy Motorbike (KL) Sdn Bhd Date : 2/Oct/2025
Name or Un-Name : Un-Named Basis (indemnified by Easy Motorbike (KL) mobile app)
Insured Person : On the lives of ALL registered Easy Motorbike (KL) members subject to headcount lodged with the Company.
Scope of Cover : Protection against accidental death or bodily injury caused solely by violent, external & visible

means, whilst the Insured Person traveling/riding on the registered motorbike owned by the Policyholder within the Period of Insurance.

Coverage shall commence and shall end as stated in the rental motorbike ticket and/or after 24 hours of travelling/riding by the registered motorbike, whichever is earlier.

Period of Insurance

TBA (One Year for Group Policy)

Territorial Limit

Within Kuala Lumpur only

Coverage

No.	Coverage	Sum Insured (RM)
1	Accidental Death	25,000
2	Accidental Permanent Disablement (up to)	25,000
3	Accidental Medical Expenses (up to)	2,000
4	Personal Liability (up to)	3,000

Minimum Headcount per annum	1,100
Premium per Insured Person (RM) Per Day	RM3.00

Premiums above exclusive of 8% SST and RM 10 StampDuty.

Coverage Wording

Accidental Death

If the Insured Person suffers a Bodily Injury while riding on the bike, which shall within twelve (12) consecutive months results in death We will pay the amount stated in the Policy Schedule.

Accidental Permanent Disablement

If the Insured Person suffers a Bodily Injury while riding on the bike, which shall within twelve (12) consecutive months results in disablement as provided in the Coverage described herein. We will pay the amount stated in the Policy Schedule according to the respective percentage of the sum insured as stated in the Table of Benefit.

If this benefit is payable, then no benefits will be payable for Benefit 1.

Description of Disablement	Percentage of Sum Insured (%)
Accidental Death	100%
Loss of Limbs (one (1) or both limbs)	100%
- loss by physical separation at or above the wrist or ankle joint	100%
Total paralysis	100%
Injuries resulting in being permanently bedridden	100%
Any other Bodily Injury causing Permanent Total Disablement	100%
Eye: Loss of one (1) or both eyes including Loss of Sight	

The aggregate of all percentages payable in respect of any one (1) Accident shall not exceed 100%. In the event a total of 100% is paid, all coverage hereunder shall immediately cease to be in force.

Accidental Medical Expenses

If the Insured Person suffers a Bodily Injury while riding on the bike and incurs Medically Necessary expenses within twelve (12) consecutive months from the date of the Accident, We will reimburse the expenses incurred per Accident up to the maximum amount stated in the Policy Schedule.

The medical and surgical expenses shall be paid to a dentist, Physician or Hospital for treatment of Bodily Injury but excluding the cost of dental treatment unless such treatment is for injury to sound and natural teeth.

Personal Liability

If the Insured Person become legally liable to third party as a result of Accidental death or Accidental bodily Injury to third party or Accidental damage property of third party during the bike rides, We will reimburse the damages You are legally liable to pay and the reasonable legal cost and expenses for settling and defending the claim made against You provided You have paid or incurred with Our approval.

Clauses/Extensions

- 1 PP2: Motorcycling or driving with valid driving license only (death or disablement)
 - 2 PP1: Riot, Strike and Civil Commotion Clause (death or disablement)
 - 3 PP4: Hunting (death or disablement)
 - 4 PP5: Hijacking (death or disablement)
 - 5 PP46: Amateur Sporting Activities (death or disablement)
 - 6 PP93: Intoxication by drugs (drugs must be prescribed by a registered medical practitioner) (death and/or bodily injury)
 - 7 PP53: Animal Attacks and Insect Bites (exclude bodily injury caused by sickness disease or medical disorder)
 - 8 PP62: Unprovoked Murder and Assault
 - 9 PP69: Drowning (death and/or disablement)
- 10PP47: Suffocation through Smoke, Fumes and Poisonous Gas
11PP63: Natural Perils i.e Earthquake, Volcanic Eruption, Tidal waves and Lightning
12PP78: Food Poisoning (death and/or disablement)
13PP12: Exposure and Disappearance
14PM13: Loss Notification Clause (30 days)
15PP95: Sanction Clause

Warranties**1 Premium Warranty**

It is a fundamental and absolute special condition of this contract of Insurance that the premium due must be paid and received by Us within sixty (60) days from the Effective Date. If this condition is not complied with then this contract is automatically cancelled and We shall be entitled to the pro rata premium for the period they have been on risk. Where the premium payable pursuant to this warranty is received by Our authorised agent, the payment shall be deemed to be received by Us for the purposes of this warranty and the onus of proving that the premium payable was received by a person, including an insurance agent, who was not authorised to receive such premium shall lie on Us. Subject otherwise to the terms and conditions of this Policy.

2 Warranted that the coverage is strictly made on compulsory and headcount basis to the registered fare-paying members of the bike operated by Policyholder.

Conditions

- Age Limit : 18 years old to 70 years old (age next birthday)
Minimum headcount of 1,100 per must be submitted to us upon policy issuance.
- Validity Date : 30 days from the date of issuance of this quotation
- Review Clause: In the event of the loss ratio exceeds 50% of the gross premium, We reserves the right to revise the terms, conditions, premium or termination of the insurance coverage, during the mid terms of Period of Insurance.

Exclusions

We shall not be liable for claims directly or indirectly caused by or which results from:-

- 1 The Insured Person engaging in or taking part in:
 - a) Armed forces, naval or air force service or operations;
 - b) Professional sports, winter sports other than skating (not applicable);
 - c) Rock climbing or mountaineering necessitating the use of ropes or guides, potholing, martial arts or boxing, underwater activities exceeding fifty (50) metres in depth, hang gliding, bungee jumping, para chuting or any kind of race other than on foot;
 - d) Air travel except as a fare-paying passenger on a recognized airline operating on regular scheduled air routes and air travel by any charter aircraft duly licensed as a recognized air carrier and flown by professional crews between properly established and maintained airports.
 - e) Criminal act or any illegal activities.
 - f) Riding/driving without a valid driving license.
- 2 Intoxication of alcohol or drug, unless the drug is taken under the direction of a legally qualified medical practitioner
- 3 provided such direction is not for the treatment of drug addiction.
- 4 Provoked murder or assault, intentional self - injury, suicide or attempted suicide or any attempt thereof while
- 5 sane or insane.
- 6 Pregnancy, childbirth, miscarriage, mosquito bite, sickness, disease or medical disorder.
- 7 Pre-Existing Medical Condition
Deliberate exposure to exceptional danger (except in an attempt to save human life).
HIV (Human Immunodeficiency Syndrome) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or AIDS Related Complex (ARC) however caused and/or any mutant derivatives, variations or treatment thereof however caused.
- 8 Direct participation in riot or civil commotion, invasion, acts of foreign enemies, hostilities (whether War be
- 9 declared or not), rebellion, revolution, insurrection or military or usurped power.
Ionizing radiation or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission.
- 10 War, civil War - whether declared or not.
- 11 Any act of terrorism.
- 12 Sanction - We shall not be deemed to provide coverage or will make any payments or provide any service or benefit to any Policyholder or Insured Person or other party to the extent that such cover, payment, service, benefit would violate any applicable trade or economic sanctions law or regulation.
Epidemic and/or pandemic.