

Asuransi Motopro

General Version



This Summary of Product and Service Information will be subject to the terms, conditions and exclusions set out in the Policy Terms.

Name of Insurer	: PT Zurich Asuransi Indonesia Tbk
Product Name	: Asuransi Motopro
Currency	: IDR
Product Type	: Vehicle Insurance
Product Description	: Asuransi Motopro is an insurance product owned by PT Zurich Asuransi Indonesia Tbk ("Zurich") that provides coverage for your motor vehicle ("the Insured").



Main Features

Age of Insured	: A maximum of 7 (seven) years or as stated in your Policy Schedule.
Sum Insured	: As stated in your Policy Schedule.
Premium	: As stated in your Policy Schedule.
Coverage Period	: 1 Year or atau as stated in your Policy Schedule.
Premium Payment Period	: Annual



Product Benefits

This insurance provides indemnity for loss (Total Loss Stolen), total damage (Total Loss Accident), or damage exceeding 75% to the motorcycle, directly caused by fire or accidents such as collision, impact, overturning, skidding, falling, malicious acts, theft, or other traffic accidents, in accordance with the Indonesian Standard Motor Vehicle Insurance Policy (PSAKBI).

For optional extended benefits, you may obtain them by paying an additional premium, as follows:

1. Personal Accident for Rider

Provides compensation to the insured rider in the event of an accident resulting in death, bodily injury leading to permanent disability, and/or medical expenses. The coverage limit is IDR 10,000,000 (ten million rupiah) for one rider.

2. Personal Accident for Passenger

Provides compensation to the insured passenger in the event of an accident resulting in death, bodily injury leading to permanent disability, and/or medical expenses. The coverage limit is IDR 10,000,000 (ten million rupiah) for one passenger.

3. Salvage Expenses

Provides compensation for salvage expenses, which are reasonable costs incurred by the Insured in the event of loss and/or damage due to covered risks, for the safeguarding, transportation, or towing of the vehicle to a repair shop or another location to prevent or minimize such loss and/or damage. The compensation amount is in accordance with PSAKBI.



Product Risks

1. Zurich is not responsible if there are errors / mistakes in the data that you fill in that cause errors / mistakes in the contents of the Policy which can cause claims to be rejected.
2. Claims are not paid by Zurich if caused by excluded matters.
3. Zurich may reject a claim if the submitted claim application has passed the specified time limit, or the loss occurs during the Policy waiting period.
4. Risk of loss of legal force binding Zurich and You as stipulated in the Policy due to manipulation of legal documents by related parties, either directly or indirectly, resulting in including but not limited to rejection of claims, non-payment of benefits by Zurich to you, and so on.
5. Other risks that cannot be controlled by Zurich due to mistakes made by you that result in non-payment of benefits or termination of coverage.



Premium

The premium rate for Motopro Insurance is as stated in your Policy Schedule.



Cost

The premium you pay already includes acquisition costs, administrative fees, and taxes.



Terms & Conditions

General Conditions

1. The maximum age of the motorcycle at the time of insurance application is 7 (seven) years, or as stated in your Policy Schedule.
2. Permitted usage for this product is Personal or Official.
3. The maximum coverage period is 1 (one) year, or as stated in your Policy Schedule.
4. Additional equipment is not covered under this product.
5. For new motorcycles, insurance can be issued without a survey by submitting the Vehicle Handover Report (BASTK) or providing complete photos of the unit, including photos of the chassis number and engine number.

Terms of Participation

1. Insurance registration is done by providing accurate and complete coverage information..
2. Insurance Application Documents:
 - a. FormA Motor Vehicle Insurance Application Form signed by you.
 - b. Copies of a valid ID card (KTP) and Vehicle Registration Certificate (STNK) or Vehicle Handover Report (BASTK)
 - c. Photos of the vehicle and the survey report (if required).

Claim Mechanism

1. You can report a claim to Zurich by contacting Zurich Care at 1500 456 within a maximum of 5 (five) calendar days from the date of the incident giving rise to the claim.
2. Submit the required claim documents to Zurich. The claim documents are as follows:

DOCUMENTS	TOTAL LOSS
Chronology of the Incident	✓
Policy, Certificate, Attachments/Clauses	✓
STNK, BPKB, Purchase Invoice, signed blank receipt, and signed letter of transfer of ownership.	✓
Documents required in accordance with the applicable regulations for diplomatic or international organization motor vehicles.	✓
Kir Book for motor vehicle types that require Kir inspection	✓
Regional Police Certificate, in the case of total loss due to theft.	✓
Proof of STNK blocking, in the case of total loss due to theft.	✓
Copies of the Driver's License (SIM) of the driver at the time of the incident, and ID card (KTP).	✓
Photos of the damage and repair cost estimates, if requested by the Company	✓
Police Report from the local authorities, if the loss and/or damage involves a third party or in the case of partial loss due to theft.	✓
Letter of claim from the third party if the loss and/or damage involves a third party.	✓
Other relevant documents requested by the Company in connection with claim settlement.	✓

3. Zurich is required to settle the claim payment within 30 (thirty) calendar days from the date of written agreement between Zurich and you regarding the amount of insurance benefits to be paid.

Deductible

The costs you incur in the event of a risk, where the amount is determined by the Financial Services Authority (OJK), are detailed as follows:

- Total Loss Accident : - TSI <- IDR 30,000,000 : IDR 150,000
- TSI > IDR 30,000,000 : 5% dari nilai klaim.
- The deductible for flood risks, including typhoon, earthquake, and tsunami, is 10% of the approved claim amount, with a minimum of IDR 500,000 per incident.
- Zurich has the right to calculate the deductible, provided it does not deviate from applicable regulations.

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Coverage Period

This coverage will be valid for 1 (one) year or according to the coverage period stated in your Policy Schedule.



Exclusion

The insurer does not provide insurance benefits for:

1. *Loss, damage, or expenses to your motorcycle and/or legal liability to third parties, arising from:*
 - a. *Towing or pushing your motorcycle, giving driving lessons, participating in races, motorcycle race training, taking part in carnivals or demonstrations, and criminal acts;*
 - b. *Embezzlement, fraud, hypnosis, and similar acts;*
 - c. *Theft and/or malicious acts committed by your spouse, children, parents, siblings, your employees, persons with your knowledge or consent, or persons living with you.*
 - d. *Overloading beyond the manufacturer's specified capacity, unless regulated by the relevant authorities.*
2. *Loss or damage to your motorcycle caused by goods and/or animals being transported, or by chemicals, water, or other liquids;*
3. *Third party liability risks if your motorcycle sustains damage or loss of property being transported, loaded, or unloaded from the motorcycle.*
4. *Loss, damage, or expenses to your motorcycle and/or liability to third parties if you, the driver, your employees, or your representatives do not hold a valid driver's license, are under the influence of alcohol, drugs, or other hazardous substances, or violate traffic regulations. This exclusion does not apply in the event of theft of your parked motorcycle.*
5. *Loss or damage to additional equipment not specified in the Policy or not listed in the STNK, BPKB, or other documents.*
6. *Third party liability risks if your motorcycle sustains damage or loss of property being transported, loaded, or unloaded from the motorcycle.*
7. *Loss of profits, wages, reduction in value, or other financial losses suffered by you.*

For full details, please refer to your Policy.



Coverage Simulation

Irez has just purchased a motorcycle and bought Motopro Insurance. The premium to be paid is as follows:

Motorcycle price: IDR 27,300,000

Location: Jakarta (Region 2)

TLO Rate: 1.80%

Premium: $\text{IDR } 27,300,000 \times 1.80\% = \text{IDR } 491,400$

This simulation is non-binding and does not constitute an insurance agreement or form part of the policy. Your rights and obligations, as well as the terms and conditions of this insurance product, are set out in the policy. A more detailed explanation of this insurance product including the premium to be paid, coverage, and other details can be found in the policy.



Claim Simulation

Eight months after Irez's Motopro Insurance policy became active, the insured motorcycle was stolen. Zurich will compensate the market value at the time of the incident, which is IDR 27,300,000.

The Insured is subject to a deductible of 5% of the claim value, which is IDR 1,365,000.

Therefore, the compensation amount received by Irez is IDR 25,935,000.

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Service and Complaint Settlement Procedures

1. You can submit a complaint or issue directly to Zurich through Zurich Care 1500456.
2. Zurich will respond to or request additional information regarding your questions and/or complaints within 5 (five) working days after receiving the complaint. The initial response may be given verbally or in writing. The purpose of this response is to confirm that your complaint has been received, is under investigation, and to provide an estimated timeframe for its resolution.
3. Zurich will provide a final response to your complaints, either verbally or in writing, within 10 (ten) business days after receiving the complete complaint submission document.

Important Information

- You have read, received explanations, and understood the Motopro Insurance product according to the Summary of Product and Service Information.
- The insurance product marketed is an insurance product and the risk of the insurance product is the responsibility of Zurich.
- This explanation only contains general information about the Insurance product and does not constitute an insurance contract/agreement. Details of the conditions of coverage and exclusions including the full terms and conditions can be found in the policy.
- This Summary of Product and Service Information does not form part of the insurance application and policy.
- You are required to read, understand and sign the insurance application and policy.
- The information covered in this Product and Service Information Summary is valid from the date of printing of the document until the expiration date of the coverage period.
- You must carefully read this Summary of Product and Service Information before agreeing to purchase the product and have the right to ask the Insurance Company employees for all matters related to this Summary of Product and Service Information.

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Zurich Care

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