

Asuransi Motopro

General Version



Summary of Product and Service Information General Version

Issuer:	PT Zurich Asuransi Indonesia Tbk	Product Type:	Motor Vehicle
Product Name:	Motopro Insurance	Product Description:	Motor Vehicle Insurance (Motopro) is an insurance product owned by PT Zurich Asuransi Indonesia Tbk ("Zurich") that provides coverage for your motorcycle.
Currency:	Rupiah		

Key Product Features

Insured Object:	Two-wheeled motor vehicle	Premium:	In accordance with the applicable OJK (Financial Services Authority) regulations
Coverage Benefits:	Total Loss	Premium Payment Period:	Annual
Sum Insured:	Based on the Vehicle Value		

Product Benefits

Product Risks

General Coverages

Motor Vehicle Insurance provides compensation for losses due to theft (Total Loss Only) and/or total damage (a minimum of 75% of the actual value immediately before the loss occurred) to the motorcycle caused by accidents, including but not limited to collisions, impacts, overturning, slipping, malicious acts by others, theft, and other traffic accidents as regulated in the Indonesian Standard Motor Vehicle Insurance Policy (PSAKBI).

1. Zurich shall not be liable for any loss arising from inaccurate, incomplete, or misleading information provided by You, which may result in errors in the Policy and lead to the rejection of a claim.
2. Premiums paid will not be refunded if the Policy is cancelled after 14 (fourteen) calendar days from the Policy Effective Date.
3. Claims arising from events or circumstances specifically excluded under the Policy will not be payable.

- 4. Manipulation, falsification, or misuse of legal or supporting documents by any related party may affect the validity and enforceability of the Policy, which could result in claim rejection or non-payment of benefits.
- 5. Other risks arising from customer error, omission, or non-compliance with Policy requirements may result in termination of coverage or non-payment of benefits.

Additional Coverages

For the optional extended coverage benefits, you may obtain the following protections by paying an additional premium:

- 1. **Personal Accident Coverage for the Rider**
Provides coverage for the rider against accidents occurring while riding the insured motorcycle, including accidental death, permanent disability, and medical expenses.
- 2. **Personal Accident Coverage for Passengers**
Provides coverage for passengers against accidents occurring while riding the insured motorcycle, including accidental death, permanent disability, and medical expenses.
- 3. **Typhoon, Flood, Storm, Hail, and Landslide Coverage**
Provides indemnity for total loss or total damage caused by typhoons, floods, storms, hail, and landslides.
- 4. **Earthquake, Tsunami, and Volcanic Eruption Coverage**
Provides indemnity for total loss or total damage caused by earthquakes, tsunamis, and volcanic eruptions.
- 5. **Riot and Civil Commotion Coverage**
Provides indemnity for total loss or total damage caused by riots, strikes, lockouts, civil disturbances, public uprisings, and revolutions.
- 6. **Terrorism and Sabotage Coverage**
Provides indemnity for total loss or total damage caused by acts of terrorism and sabotage.
- 7. **Third-Party Liability (TPL) Coverage**
Provides indemnity for legal liability arising from claims made by third parties for losses or damages directly caused by the insured vehicle.

Fees & Charges

- Premium: The Premium payable under this Policy depends on the selected plan and the level of coverage chosen by You.
- Stamp Duty: IDR 10,000*
*No stamp duty is applied where the Premium amount is less than IDR 150,000.
- Policy Printing Administration Fee: IDR 44.000**
**applicable only upon customer request for a printed Policy

Exclusions

The Insurer does not provide Insurance Benefits for:

1. *Loss, damage, expenses relating to Your motorcycle and/or legal liability to third parties arising from:*
 - a. *Towing or pushing Your motorcycle, providing driving instruction, participating in competitions, motorcycle racing activities or training, carnivals, demonstrations, or criminal acts;*
 - b. *Embezzlement, fraud, hypnosis, and similar acts;*
 - c. *Theft and/or malicious acts committed by Your spouse, children, parents, siblings, employees, persons acting with Your knowledge or consent, or persons residing with You;*
 - d. *Overloading beyond the manufacturer's specified capacity, unless otherwise permitted 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 claims arising from damage to or loss of property being transported, loaded onto, or unloaded from the motorcycle.*
4. *Loss, damage and/or expenses relating to Your motorcycle and/or legal liability to third parties if You, the rider, Your employees, or persons acting on Your behalf do not hold a valid driving license, are under the influence of alcohol, illegal drugs, or other hazardous substances, or violate traffic regulations. This exclusion does not apply to theft of a properly parked motorcycle.*
5. *Loss and/or damage to accessories or additional equipment not specifically stated in the Policy and not recorded in the Vehicle Registration Certificate (STNK), Vehicle Ownership Book (BPKB), or other official documents.*
6. *Third-Party Liability claims arising from damage to or loss of property being transported, loaded onto, or unloaded from the motorcycle.*
7. *Loss of profit, wages, depreciation in value, or any other consequential financial loss suffered by You.*

For complete details, please refer to the terms and conditions of Your Motopro Insurance Policy.

Terms, Conditions and Customer Service

General Provisions

1. The motorcycle must be no older than 8 (eight) years at the time of insurance application, or as stated in Your Coverage Schedule.
2. Permitted use for this product is for private or official/business purposes.
3. The maximum coverage period is 1 (one) year, or as stated in Your Coverage Schedule.
4. Additional equipment or accessories are not covered under this product.
5. New motorcycles may be insured without a physical survey, provided that a Vehicle Handover Report (BASTK) or complete photographs of the motorcycle, including the chassis number and engine number, are submitted.

Purchase Procedures

1. You must complete the General Insurance Application Form accurately and fully.
2. Insurance Application Documents:
 - a. Motor Vehicle Insurance Application Form signed by You.
 - b. Copy of a valid Identity Card (KTP) and Vehicle Registration Certificate (STNK) or Vehicle Handover Report (BASTK).
 - c. Vehicle photographs and survey report (if required).
3. If the insurance application is approved by Zurich, Your account will be debited for the applicable premium amount.
4. The insurance purchase will be deemed successful once the account debit process has been completed successfully.
5. Insurance documents and the electronic policy will be sent to Your registered email address.

Claim Procedures

1. You may report a claim to Zurich by contacting Zurich Care 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 supporting claim documents are as follows:

Document	Total Loss
Description of the Incident (Chronology of Events)	✓
Policy, Certificate, and Endorsements/Clauses	✓
Original Vehicle Registration Certificate (STNK), Vehicle Ownership Book (BPKB), purchase invoice, signed blank receipt forms, and signed transfer of ownership letter	✓
Documents required in accordance with applicable regulations for diplomatic vehicles or vehicles owned by international organizations	✓
Vehicle Inspection Book (KIR) for motor vehicles that are legally required to undergo KIR inspection	✓
Regional Police Report, in the event of a total loss claim	✓
Evidence of STNK blocking, in the event of a total loss claim	✓
Copy of the Driver's License (SIM) of the rider at the time of the incident and Identity Card (KTP)	✓
Photographs of the damage and repair cost estimate, if requested by the Company	✓
Local Police Report, if the loss and/or damage involves a third party or in the event of a partial theft loss	✓
Written claim demand from the third party if the loss and/or damage involves a third party (applicable only for Third-Party Liability (TPL) benefit claims)	✓
Any other relevant documents reasonably requested by the Company in connection with claim settlement	✓

3. Zurich is required to settle and pay the claim within 30 (thirty) calendar days from the date a written agreement has been reached between Zurich and You regarding the amount of insurance benefit payable.

Complaint Handling and Dispute Resolution Procedure

1. You may submit any complaint or concern directly to Zurich through Zurich Care at 1500 456.
2. You will be given 10 (ten) Business Days to provide any outstanding supporting documents required for the complaint review process.
3. Zurich will review and resolve Your complaint within the following timeframes:
 - Verbal complaints: within 5 (five) Business Days from the date the complaint is received by Zurich.
 - Written complaints: within 10 (ten) Business Days from the date all required supporting documents have been received in full by Zurich.

Illustration

Coverage Illustration

Irez has just purchased a motorcycle and enrolled in Motopro Insurance. The premium payable is calculated as follows:

- | | |
|---------------------|--------------------|
| • Motorcycle Value: | IDR 27,300,000 |
| • Location: | Jakarta (Region 2) |
| • Total Premium: | IDR 491,400 |

This illustration is for illustrative purposes only and does not constitute an insurance contract or form part of the Policy. Your rights and obligations, as well as the terms and conditions applicable to this insurance product, are set out in the Policy. Complete details regarding Premiums, coverage, benefits, terms, conditions, and exclusions are contained in the Policy.

Claim Illustration

Eight months after the Motopro Insurance Policy became effective, the insured motorcycle was stolen. Zurich will compensate according to the agreed vehicle value, which is IDR 27,300,000, and the Insured will be subject to a deductible amounting to 5% of the approved claim value, namely IDR 1,365,000. Accordingly, the compensation payable to Irez is IDR 25,935,000.

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Additional Information

Own Risks

Costs that You must bear in the event of a claim, the amount of which is regulated by the Financial Services Authority (OJK), are as follows:

- Total Loss: IDR 150,000 per occurrence.
- Flood, including Typhoon, Earthquake, and Tsunami Coverage: The deductible is 10% of the approved claim amount, subject to a minimum of IDR 500,000 per occurrence.

Zurich reserves the right to calculate the applicable deductible, provided that such calculation complies with prevailing regulations.

Important Information

- You have read, received an explanation of, and understood the Motopro Insurance product in accordance with this Product and Service Information Summary.
- The insurance product being marketed is an insurance product, and all risks arising from the insurance product are the responsibility of Zurich.
- This explanation contains only general information regarding the Insurance product and does not constitute an insurance contract or agreement. Detailed information regarding coverage, exclusions, terms, and conditions can be found in the Policy.
- This Product and Service Information Summary does not form part of the insurance application or the Policy.
- You are required to read, understand, and sign the insurance application form and the Policy.
- The information contained in this Product and Service Information Summary is valid from the document issuance date until the end of the coverage period.
- You should carefully read this Product and Service Information Summary before agreeing to purchase the product and are entitled to ask the Insurance Company's representatives any questions regarding the information contained herein.
- The insurance product being marketed is not a product of, nor the responsibility of, Bank Danamon.

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