

# Product And Services Information Summary of Motopro Insurance

## General Version



Motopro Insurance is two-wheel motor vehicle insurance product of PT Zurich Asuransi Indonesia Tbk ("Insurer") that provides insurance on the motorcycle belongs to you ("Insured").



### Scope of Coverage

Motopro Insurance has 1 (one) type of main coverage, namely: **Total Loss Only**

The indemnity coverage for total loss/damage or damage of more than 75% (seventy five percent) to the motorcycle, which is directly caused by fire or accident, such as collision, impact, overturning, skidding, falling into, malicious act, theft, or other traffic accidents others as referred to in the Indonesian Motor Vehicle Insurance Standard Policy (PSAKBI: *Polis Standar Asuransi Kendaraan Bermotor Indonesia*).

### Additional Coverage



#### Typhoon, Flood, Windstorm, Hail and Landslide

The indemnity coverage for loss to the insured motorcycle that is caused by typhoon, windstorm, hail, flood, and landslide.



#### Personal Accident for Driver

The indemnity coverage to the insured motorcycle driver in the event of an accident that causes death, bodily injury resulting in permanent disability, and medical expenses. Coverage limit of IDR 10,000,000 (ten million rupiah) for 1 Driver.



#### Earthquake, Tsunami and Volcanic Eruption

The indemnity coverage for loss to the insured motorcycle that is caused by earthquake, tsunami or volcanic eruption.



#### Personal Accident for Passenger

The indemnity coverage to the insured motorcycle passenger in the event of an accident that causes death, bodily injury resulting in permanent disability, and medical expenses. Coverage limit of IDR 10,000,000 (ten million rupiah) for 1 passenger.



#### Riot and Civil Commotion

The indemnity coverage for loss to the insured motorcycle that is caused by riot, strike, lockout, insurrection, usurped power or revolution.



#### Terrorism and Sabotage

The indemnity coverage for loss to the insured motorcycle that is caused by terrorism and sabotage.

Addition of the Extended Coverage may result in additional premium value in accordance with the selected coverages.

### Rescue Fee Coverage

The indemnity coverage for salvage costs, which are reasonable costs incurred by the Insured in the event of loss and/or damage due to risks that are covered for maintenance, transportation or withdrawal to a workshop or other place to avoid or reduce such loss and/or damage. The indemnity value refers to PSAKBI.



## Participation Requirements



1. The Insured is obliged to make a correct statement and disclose material facts, namely information, description, circumstances and facts that influence the Insurer's consideration in accepting or declining an insurance cover request and determining the premium rate.



2. If the point (1) above is not performed, the Insurer shall not be obliged to pay any loss occurred and/or shall have the right to terminate the insurance and not be obliged to refund the premium.



3. The premium payment shall be made within a grace period of 14 (fourteen) calendar days from the policy effective date. If the Insured does not fulfil this requirement, the policy shall automatically terminate upon the expiration of the grace period.



4. In the event a loss covered by a policy occurred during the premium payment grace period, the Insurer will be liable to such loss provided that the Insured pays the premium within such grace period.



5. The age limit of motorcycle that can be covered by Motopro Insurance is 15 (fifteen) years.



## Insurance Purchase Procedures



1. This product is marketed through PT Bank Danamon Indonesia Tbk ("Bank") e-channel services on D-Bank PRO.
2. Insurance purchase is made electronically by filling out the Insurance Application Form by the Insured.
3. This product goes through an underwriting process by the Insurer.
4. If the insurance purchase is approved by the Insurer, the Insured's account will be debited.
5. The insurance purchase is declared successful if the process of debiting the Insured's account is successful.
6. Furthermore, insurance documents and electronic policy will be sent to the registered Insured's email.
7. For delivery of Policy Schedule in printed form, the Insurer will contact the Insured to obtain delivery address information.



## Risk of Product

1. The Insurer is not responsible for the errors/mistakes in the contents of the Insured's data, which can cause errors/mistakes in the contents of the policy that may cause the claim to be rejected.
2. The risk of claims not being paid by Insurer if caused by things that are excluded.
3. The risk of the Insurer rejecting a claim if the claim application submitted has passed predetermined deadline.
4. The risk of losing legal power that binds Insurer and Insured regulated in the policy due to the manipulation of legal documents carried out by the relevant parties, direct or indirectly, resulting in including but not limited to rejection of claims, non-payment of benefits by the Insurer to the Insured, and so on.
5. Other risks that cannot be controlled by the Insurer due to mistakes made by the Insured which lead to unpaid benefits or termination of coverage.
6. If the insured motorcycle changes ownership in any way, the policy will terminate automatically after 10 (ten) calendar days from the date of the transfer of ownership, unless the Insurer gives written approval to continue the coverage.



### Insurance Effective Date

This coverage will occur for 1 (one) year according to the coverage period stated in the Policy Schedule on the policy.



### Premium

Premium rates for Motopro Insurance are calculated based on applicable regulations and are annual premiums.

## Insurance Simulation

### Insurance

Insurance Coverage	: Total Loss Only
License Plate Number	: B 1234 ZA
Insurance Period	: 1st January 2021 – 1st January 2022
Motorcycle Year	: 2020
Motor Cycle Brand & Type	: Honda Beat New POP CBS
Extended Coverage	: <ul style="list-style-type: none"><li>• Typhoon, Flood, Windstorm, Hail and Landslide</li><li>• Earthquake, Tsunami and Volcanic Eruption</li><li>• Riot and Civil Commotion</li><li>• Personal Accident for Driver – IDR 10,000,000 for 1 Driver</li><li>• Personal Accident for Passenger – IDR 10,000,000 for 1 Passenger</li><li>• Terrorism and Sabotage</li></ul>
Sum Insured	: IDR 20,000,000
Mechine Number	: SQR232F3242JD
Chassis Number	: MKK23412L

### Orderer Data

Full Name	: Mindira
Handphone No.	: 081489201298
Email Address	: amindira@gmail.com

### Insured Data

Full Name	: Mindira
Date of Birth	: 20/10/1990
Identity No. (KTP for Indonesian Citizen, KITAS/KITAP for Foreign Citizen)	: 123456789012300000
Province	: DKI Jakarta
City/District	: Jakarta Utara

Type of Coverages	Premium Calculation	Premium (IDR)
Total Loss Only	$100\% \times 1.800\% \times 20,000,000$	360,000
Typhoon, Flood, Windstorm, Hail and Landslide	$100\% \times 0.075\% \times 20,000,000$	15,000
Earthquake, Tsunami and Volcanic Eruption	$100\% \times 0.075\% \times 20,000,000$	15,000
Riot and Civil Commotion	$100\% \times 0.035\% \times 20,000,000$	7,000
Personal Accident for Driver – IDR 10,000,000 for 1 Driver	$100\% \times 0.500\% \times 10,000,000$	50,000
Personal Accident for Passenger– IDR 10,000,000 for 1 Passenger	$100\% \times 0.100\% \times 10,000,000$	10,000
Terrorism and Sabotage	$100\% \times 0.035\% \times 20,000,000$	7,000
Stamp Duty		10,000
		<b>474,000</b>

This simulation is not binding and does not constitute an insurance agreement and is not part of the policy. Rights and obligations of the Insured and conditions of the insurance products are specified in the policy. A more complete explanation of this insurance product, including the premium to be paid, the coverage and others, are contained in the policy .



## Cost

The Premium paid by the Insured includes the insurance cost, Bank's commission and the stamp duty fee.



## Claim Procedures and Requirements



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The Insured reports the claim to the Insurer through the **Zurich Care 1500 456 or WhatsApp 0812 111 3456** no later than 5 (five) calendar days of the loss incident.

The Insurer provides an explanation of the claim process and required documents to be submitted by the Insured.



## Claim Documents

- Report of loss including chronology of incident.
- Original Documents:
  - Policy, Certificate, Attachment/Endorsement.
  - STNK, Certificate of Ownership of Motor Vehicle (BPKB), Sales invoice, receipt and letter of ownership assignment signed by the Insured.
  - Regional Police Record, in case of Total loss.
  - Document of Motor Vehicle License blockage, in case of Total loss.
- Copy of SIM of the Driver at the time of incident, Identification Card (KTP) of the Insured.
- Local Police Report, if such loss and/or damage involve a third party.
- Claim Letter from a third party if the loss and/or damage involves a third party.

The claim document refers to the Indonesian Motor Vehicle Insurance Standard Policy.



The Insurer will verify and validate the claim documents submitted by the Insured.

The Insurer performs claim validation no later than 1 (one) working day after the claim report is received. If required, investigation is carried out no later than 1 (one) working day since the Insurer issued Investigation Work Order and the Survey Result Report will be sent no later than 14 (fourteen) working days or according to the agreed time.



Specifically for Total Loss Accident claim, the workshop provides the estimation of damage to the motorcycle no later than 14 (fourteen) working days after the Estimation Letter is sent by the Insurer to the shop.



The Insurer will make an analysis and send confirmation of the claim result to the Insured no later than 7 (seven) working days after the Survey Result Report of the damage investigation / estimation is received.



If the claim is declined, the Insurer will inform the relevant Insured of the refusal.

If the claim is approved, the Insurer will pay the claim amount no later than 30 (thirty) calendar days after the complete supporting documents are received by the Insurer.

### Terms of Own Risk:

Own Risk is the cost that is of part of the Insured for any damage or loss covered by the Policy. Own Risk borne adjusted based on coverages and claims.

## Own Risk

## Own Risk Value

Total Loss Accident	IDR 150,000 any one accident
Total Loss Stolen	5% of claim amount, at least IDR 150,000 any one accident
Typhoon, Flood, Windstorm, Hail and Landslide	10% of claim amount, at least IDR 500,000 any one accident
Earthquake, Tsunami and Volcanic Eruption	10% of claim amount, at least IDR 500,000 any one accident
Riot and Civil Commotion	10% of claim amount, at least IDR 500,000 any one accident
Terrorism and Sabotage	10% of claim amount, at least IDR 500,000 any one accident

The claim provisions shall be in accordance with to the Indonesian Motor Vehicle Insurance Standard Policy.

## Claim Simulation



Mindira owns a motorcycle that is covered by an Motopro Insurance policy with a Sum Insured of IDR 20,000,000. When sustains an accident, Mindira files a claim for the accident. After the estimate is made, the total damage value reaches IDR 15,200,000 or more than 75% of the Sum Insured. If the claim is approved, the Insurer will provide the indemnify for the loss and Mindira is required to make a payment of IDR. 150,000 (based on Own Risk related to accident) to the Insurer being the own risk costs. Thus, the total indemnity received by Mindira was  $\text{IDR. 20,000,000}^* - \text{IDR 150,000} = \text{IDR. 19,850,000}$ .

*\*) Sum Insured or Market Price as the event of claim occurs, whichever is lower.*

This simulation is not binding and does not constitute an insurance agreement and is not part of the policy. Rights and obligations of the Insured and conditions of the insurance products are specified in the policy. A more complete explanation of this insurance product, including the premium to be paid, the coverage and others, are contained in the policy.

## Exclusion of Coverage

*This insurance shall not cover any loss, damage, costs of the motorcycle and/or any third-party legal liability arising from:*

### *1. The following use of the motorcycle:*

- Towing or pushing other vehicle or object, providing driving lesson;
- Participating in contests, trainings, channeling of skill or speed hobby, carnivals, parades, campaigns, demonstrations;
- Committing a crime;
- Use other than those mentioned in this policy;
- Embezzlement, fraud, hypnosis and the like;
- Theft and/or malicious act committed by:
  - spouses, children, parents or siblings of the Insured;
  - people working for the Insured, people with the knowledge or with consent of the Insured;
  - people live together with the Insured;
  - management, shareholders, commissioners or employees, if the Insured is a legal entity;
  - people under the supervision of the Insured;
- Overload of capacity set out by the motorcycle manufacturer.

2. This insurance shall not cover any loss, damage and or costs of the motorcycle and or any third-party legal liability if:



*Caused by the deliberate action of the Insured and/or the driver and/or people working for and/or people instructed by the Insured.*



*In the event of any loss or damage, motorcycle is driven by a person who has no valid and proper Driving License (SIM) as regulated in prevailing laws and regulations concerning road traffic. This exclusion does not apply in the case of loss for parked vehicle.*



*Driven by someone under the influence of alcohol, drugs or any some other hazardous substances.*



*Driven forcibly even though the condition of vehicle is technically out of order or not roadworthy.*



*Entering or going across roads that are closed, forbidden, not allocated for motorcycle or violating traffic rules.*

3. This insurance shall not cover any loss and/or damage to:

- nonstandard equipments which are not mentioned in the policy;
- tires, rims, rim cover not accompanied by damage to other part of the motorcycle except for those caused by malicious acts, and theft, including theft that is preceded or accompanied or followed by violence or threats of violence as referred to in Article 362, 363 paragraph (3), (4), (5) and Article 365 of the Indonesian Criminal Code;
- keys and/or other parts of the motorcycle when not attached to or in the motorcycle;
- parts or materials of the motorcycle worn out due to wear and tear, inherent vice or its improper use;
- Motor Vehicle License (STNK), Certificate of Ownership of Motor Vehicle (BPKB) and/or other motorcycle documents.

*Details of the exclusion of coverage and other provisions shall refer to the Indonesia Motor Vehicle Insurance Standard Policy.*



### Complaint Service and Settlement Procedures

1. Submission of a complaint by the Insured can be done directly to the Insurer via Zurich Care 1500 456. For complaints submitted by the Insured to Bank in relation to the process at the Insurer, Bank will direct the Insured to contact the Insurer via Zurich Care 1500 456 in order to be followed up further.
2. On the initial response to the questions or complaints, the Insurer answers and or sends a request for data to the Insured and Bank no later than 2 (two) working days of the receipt of the complaints by the Insurer. The initial response is given to the Insured orally or in writing to confirm that the complaint has been received and is being investigated, and to inform the estimated time of the complaint settlement.
3. The Insurer provides the Insured with a final answer to the complaint, orally or in writing, no later than 20 (twenty) working days of the receipt of the complete supporting documents of the complaint by the Insurer.





## Dispute Clause

1. In the event of any dispute arising between the Insurer and the Insured as consequence of the interpretation of liability or amount of indemnity of this policy, the dispute shall be resolved amicably by the Insurer's internal unit that handles Complaint Service and Settlement for Consumer. The dispute arises since the Insured has expressed disagreement in writing on the subject matter of the dispute. The dispute shall be resolved through an amicable manner within 60 (sixty) calendar days after the occurrence of the dispute begins.
2. If the dispute could not be resolved amicably as provided in paragraph (1) above, the Insurer and the Insured shall make a statement of disagreement in writing. Furthermore, the Insured may choose to resolve the dispute outside or through the court by choosing one of the dispute resolution clauses as set out below.

### **A. ALTERNATIVE INSTITUTIONS FOR DISPUTE SETTLEMENT IN THE FINANCIAL SERVICES SECTOR**

It is hereby declared and agreed that the Insured and the Insurer shall resolve the dispute through the Alternative Institution for Dispute Resolution in the Financial Services Sector under the Financial Services Authority.

### **B. COURT**

It is hereby declared and agreed that the Insured and the Insurer shall settle the dispute through the District Court in the territory of the Republic of Indonesia.

## Other Conditions

1. The Insurer shall be obliged to inform all changes to the benefits, costs, risks, terms and conditions of Motopro Insurance Products and Services by mail or through other means in accordance with the applicable terms and conditions. Such notification shall be informed 30 (thirty) working days prior to the changes taking effect.
2. The Insured will receive other product offers if you agree to share the personal data of the Insured.
3. For other information regarding costs, benefits and risks, please contact Zurich Care.

## Disclaimer (Needs to Read)

1. The Insured have read, accepted, and understood this product in accordance with this Product And Services Information Summary.
2. This Product And Services Information Summary is not part of the insurance and policy application.
3. This Product And Services Information Summary is current information at the time of publication.
4. The Insurer may decline the Your product application request if it does not comply with the requirements and regulations that apply.
5. The Insured must carefully read this Product And Services Information Summary before agreeing to purchase the product and have the right to raise questions to the Insurer concerning all matters relating to this Product And Services Information Summary.

PT Zurich Asuransi Indonesia Tbk ("Insured") is licensed and supervised by Indonesia Financial Services Authority (OJK).

The insurance product marketed are insurance product from the Insurer whose marketing is carried out in collaboration with PT Bank Danamon Indonesia Tbk ("Bank") so that this product is not a Bank's product and responsibility, also this cannot be categorized as a third party deposit at Bank guaranteed by the Government of the Republic of Indonesia. The responsibility and risk of this insurance product is fully Insurer's responsibility.

This illustration only contains general information regarding Motopro Insurance and does not constitute an insurance contract/agreement. Complete information regarding details of the insurance conditions and exclusions including terms and conditions can be found in the policy. The Bank is not responsible for the Insurance Policy issued by the Insurer in connection with the Motopro Insurance product.

**Zurich Care** ☎ 1500 456 📞 0812 111 3456    [zurichcare.general@zurich.co.id](mailto:zurichcare.general@zurich.co.id)



## FAQ (Frequently Asked Questions) of Motopro Insurance

1. **Q: What is the age limit for motorcycle that can be covered by Motopro Insurance?**

A: The age limit for motorcycle that can be covered by Motopro Insurance is 15 (fifteen) years of the motorcycle assembly year at the time of the purchase of insurance.

2. **Q: What is the sum insured limit that can be covered by Motopro Insurance?**

A: The sum insured limit for motorcycle that can be covered by Motopro Insurance is IDR 500,000,000 (five hundred million rupiah).

3. **Q: Is the driver also covered by Motopro Insurance if he sustains an accident while riding the insured motorcycle?**

A: If the insurance purchased is extended coverage to cover personal accident for driver, then the driver will be covered when sustains an accident while riding the insured motorcycle.

4. **Q: How is the motorcycle insurance premium calculated?**

A: The insurance premium value is calculated based on the multiplication of the insured price with the risk level (%) per type of insurance, which calculation has been determined by the insurance company based on the Circular Letter of the Financial Services Authority of the Republic of Indonesia. Total amount resulted from the calculation shall constitute the insurance premium value.

5. **Q: Can nonstandard equipment or accessories of the insured motorcycle be covered by insurance?**

A: No, cannot. Non-standard equipment or accessories of the insured motorcycle cannot be covered by Motopro Insurance.

6. **Q: Can motorcycle that are used for rental or commercial use for (such as ojek) be covered by Motopro Insurance?**

A: No, cannot. Motorcycle with the commercial use cannot be covered by Motopro Insurance.

7. **Q: When can an insurance claim be reported?**

A: Insurance claim must be reported to the Insurer no later than 5 (five) calendar days after the loss or accident occurred.

8. **Q: What are the procedures reporting an insurance claim?**

A: Insurance claim can be reported via Zurich Care call center at 1500 456 or WhatsApp 0812 111 3456.