LONPAC INSURANCE
SUBSIDIARY OF PUBLIC BANK

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Motorcycle – Comprehensive Insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 01/01/2026

1 What is Motorcycle - Comprehensive?

Motorcycle – Comprehensive is an insurance policy against liabilities to other parties for injury or death, damage to other parties' property, and accidental or fire damage to your motorcycle or theft of your motorcycle.

2 Know Your Coverage

As an illustration, for **RM228.65** annually, you will receive the following coverage:

Sum Insured / Cover type	**RM1,500 / Comprehensive**
No Claim Discount (NCD) Entitlement	**0%**
Manufacturing year	**2020**
Vehicle Make & Model / Capacity	**Modenas Kriss / 120**
Additional Coverage (This is purchased with additional premium)	• Flood • Legal Liability to Pillion ***Note**: For more benefit details, please click here.*

Lonpac Insurance Bhd is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia to transact all classes of general insurance business.

***Lonpac Insurance Bhd is a member of PIDM.** The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Lonpac Insurance Bhd or PIDM (visit www.pidm.gov.my).*

Your policy **covers:**

- Loss or damage to your own motorcycle due to accidental fire, theft or accident
- Your liability or your authorised rider's liability to third parties for:
  - bodily injury and death; and
  - property loss or damage

Your motor policy **excludes:**

- Your own death or bodily injury due to a motor accident;
- Your liability against claims from pillion riding your motorcycle

***Note:** This list is **non-exhaustive**. Please click here for the full list of exclusions under this policy.*

If you have any questions or require assistance on your motor insurance policy coverage, you can:

Call us at
03-2262 8666

Visit us at:
www.lonpac.com

Email us at:
customerservice@lonpac.com

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3 Know Your Obligations

For this motor insurance policy, you must pay a premium of:	
Basic premium	RM 192.45
(-) 0% NCD entitlement	RM 0.00
(+) Flood	RM 10.00
(+) 8% Service tax	RM 16.20
(+) Stamp duty	RM 10.00
(+) Commission / (-) Rebate for direct channel	**10% or RM 20.25**
Total premium payable	**RM 228.65**

Disclaimer : If estimated figures are provided in this document, more accurate information will be provided, when available or as per any official quotation attached. Please contact your registered insurance agent or Lonpac's Customer Service Department at customerservice@lonpac.com for further assistance.

IMPORTANT INFORMATION YOU SHOULD KNOW

A	The duration of coverage is 1 year. You need to renew the insurance cover annually.
B	The insurance will only be effective once you have paid the premium (cash before cover).
C	You must ensure that your vehicle is insured/covered at the appropriate amount as it will affect the amount you can claim.
D	In the event of an accident, you should notify us the soonest possible. You may do so by: - 1. making a police report within 24 hours from the time of incident and immediately notify us in writing with full details via claims@lonpac.com or Client Portal | Powered by Merimen or by calling **03-27237899**. 2. sending your vehicle to Jabatan Pengangkutan Jalan (JPJ) registered workshop that we have given you permission to use or any authorised franchise repairers.
E	It is an offence under the law of Republic of Singapore to enter the country without extending Legal Liability to Passengers cover to your motor insurance.
F	You are entitled to a rebate if you choose to renew your policy directly with Lonpac.
G	This policy is subject to minimum premium of RM 20.00.
H	**Official Receipt** - Always insist for an official receipt for the premium paid and keep it as proof of your premium payment.

***Note:** This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.*

? Can I cancel my policy?

Yes. You may cancel your policy at any time by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the premium according to your policy contract provided you have not made a claim. Premium refund is subject to policy minimum premium.

Customer's Acknowledgment*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

☐ I acknowledge that Lonpac Insurance Bhd has provided me with a copy of the PDS.

☐ I have read and understood the key information contained in this PDS.

*A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.

Name:

Date:

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