PRODUCT DISCLOSURE SHEET

eTiQa General Insurance

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **MyRider Plus** add-on benefit**.** Other customers have read this PDS and found it helpful, you should read this too.

Date: 01/05/2026

❶ What is MyRider Plus?

MyRider Plus is an optional add-on benefit under the Motorcycle Comprehensive Insurance policy that provides coverage for Personal Accident, Inconvenience Allowance and Auto Assist assistance.

❷ Know Your Coverages

The MyRider Plus benefits consist of :

Benefits	Coverage Limit
Section A – Personal Accident Benefits (per person) 1) Accidental death or Permanent Disablement 2) Compassionate Cash 3) Medical Expenses	 RM10,000.00 RM500.00 Up to RM2,000.00
Section B – Inconveniences Allowances Benefits 1) Inconvenience Allowance for Loss or Damage 2) Inconvenience Allowance for Flood Cover	 RM500.00 RM500.00
Section C – Etiqa Auto Assist Program Benefits (Peninsular Malaysia) 1) 24/7 Emergency and Unlimited Towing Mileage	
Annual Premium	**RM150.00**

Note: Details of coverage of the above add-on benefits can be obtained in the policy schedule.

Your policy covers:

1. Third party bodily injury and death;
2. Third party property loss or damage; and
3. Loss or damage to your motorcycle due to accidental fire, theft, or accident.

Your policy excludes:

1. Your own death or bodily injury due to a motorcycle accident;
2. Your liability against claims from your pillion;
3. Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide; and
4. The loss of use of your vehicle.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions.

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

Contact us at 1-300-13-8888 (Etiqa Oneline)

Visit us at https:www.etiqa.com.my/motorcycle

Email us at info@etiqa.com.my

Scan the QR code

❸ Know Your Obligations

For this MyRider Plus add-on benefit package, total insurance premium that you need to pay is as shown in your main Comprehensive Motorcycle Insurance Product Disclosure Sheet.

* 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 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: a. Please make a police report within 24 hours of the incident; b. Notification can be done in writing or via Claim Assist line 1300 88 1007; c. Complete and submit the Claim Form as soon as possible together with related documents to support the claim; and d. You may send your motorcycle to any of the following approved repairer: i. Motorcycle repair workshops which are on Our panel of approved workshops; or ii. Any other repairer that We have given You special permission to use. *Please refer to the policy wording for further details on the Approved Repairer. *Please refer our website for the choice of repairers available. **Note:** This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions.

E	The benefits payable under eligible product are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact us or PIDM (visit www.pidm.gov.my).

Can I cancel my policy?

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