

# What is BYKE?

The thrill of drafting behind your cycling mates and pushing hard on every pedal stroke gives us cyclists a sense of energetic excitement that motivates us to go further and challenge ourselves.

At YAS, we want to be there for the cyclists, protecting every second of your expeditions on two wheels. 'BYKE' is an insurance that provides coverage for cyclists, which gets rid of the worries when riding, giving you more reasons to take on challenges on the roads of Malaysia.

# BYKE

## Coverage Period

We thought a shorter commitment for your beloved bike(s) will ease your load especially if you love to shop for your cycling apparels, gears and accessories. We try to keep a good annual rate for those who want less hassle and pay all in one go.

Coverage Period	Premium Rate
Annual	<b>4%</b> of your bicycle value or minimum of RM250.00
Semi-Annual	<b>2%</b> of your bicycle value or minimum of RM130.00
Quarterly	<b>1%</b> of your bicycle value or minimum of RM65.00

## Coverage Requirement

- Malaysia residents between 16 to 65 years old with either a valid Malaysia ID **OR** Passport number for non Malaysian citizens
- Cover cycling routes that are legalised and within Malaysia only
- Bicycle (Bike) coverage value up to RM60,000

Example: If you have a bike that is worth RM 5,000 and you would like to cover for quarterly period and 1% of the bike value would be RM 50.00 However the minimum premium for quarterly coverage is RM 65.00 therefore we will charge you the minimum amount.

## Coverage Benefits

Bike Sum Insured:

Coverage up to RM60,000 maximum for (for New/Used Bike).



### 1. Theft OR 2. Total Loss

- Brand New Bike: 100% of the bike value - 15% excess
- Used/2nd-hand Bike: 80% of the bike value or max. up to RM40,000 (whichever is lower) - 15% excess



### 3. Damages of the bike due to accident

- Bike major parts: claim up to 70% of bike value - 15% excess
  - Frameset and/on fork
  - Wheelset & hub
  - Groupset
- The rest of other bike components not listed under the major parts:
 

Cover up to 30% of bike value or maximum RM5,000 per item - 15% excess

The following is the main exclusion clause for BYKE, please refer to the policy provisions for details.

1. Loss or damage to bicycle whilst it is operated by any other cyclist other than the policyholder.
2. Loss or damage when it is used beyond its permitted limitations.
3. Loss or damage to bicycle when the cyclist is under influence of intoxicating liquor or drugs.
4. Loss or damage for which the seller or manufacturer of the bicycle is responsible either by law or under the contract.
5. Cyber & Data Exclusion Clause.

