



Do you have any questions about Motor? Check here for more info about the product.

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Q1: Who is Kaotim?

Kaotim is a brand managed by Takaful Malaysia.

About this product

Q2: What is Kaotim Motor?

Kaotim Motor is a Comprehensive Private Motorcycle Takaful product that provides cover to your motorcycle in the event of losses or damaged due to accident, fire or theft as well as liability to third party for death or bodily injury and property losses or damages.

Q3: Is this product protected under PIDM?

The benefit(s) payable under eligible product is 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 Takaful Malaysia or PIDM (visit www.pidm.gov.my).

Q4: Does Kaotim Motor cover private motorcycles only?

Yes, this product provides Comprehensive Cover for private motorcycles aged less than 16 years with a cubic capacity (cc) not exceeding 250cc.

Q5: Does this product provide motor coverage outside Malaysia?

Yes, this product does provide motor coverage in respect of claims arising whilst your motorcycle being used or ridden in the Republic of Singapore and Negara Brunei Darussalam. The extension of coverage for The Republic of Singapore and Negara Brunei Darussalam is automatic under Kaotim Motor.

Q6: What is the coverage period for this product?

This product provides (1) one year coverage for your motorcycle. You need to renew your motor certificate annually.

Benefits and Limits

Q7: Can I extend this product to cover strike/riot and others?

Yes, you can include the following additional cover under this product:

- a. Bike PA Plus
- b. Inclusion of Special Perils
- c. Legal Liability to Pillion
- d. Strike, Riot & Civil Commotion

You can refer to the Product Disclosure Sheet for more details.

Q8: How is my motorcycle sum covered determined under this product?

Your motorcycle sum covered will be determined based on the current market value of the motorcycle at the time of renewal of your Kaotim Motor in reference to the ISM Automotive Business Intelligence System vehicle valuation database.

We will reimburse you with the market value of your motorcycle at the time of total loss or theft, the sum covered as shown in the Schedule, whichever sum is lesser.

Q9: Does this product cover a single rider or all riders?

This product covers all authorised rider; you do not need to provide their details. Your authorised rider must be aged seventeen (17) years next birthday and above as long as they hold a valid license of the relevant type and is not disqualified to ride by law or for any other reason.

Q10: What is Bike PA Plus about?

Bike PA Plus provides Personal Accident (PA) coverage for you or your authorised rider riding or alighting from your motorcycle against death or permanent disablement due to a road accident.

For Muslim participants, the benefits include Badal Hajj and Qurban benefits.

There are three (3) plans to choose from. You can choose to cover your pillion passenger under Plan three (3). You can refer to the Product Disclosure Sheet for more details.

Q11: When will the Badal Hajj and Qurban benefits under Bike PA Plus be payable?

If you sustain a bodily injury whilst riding your motorcycle and result in death or permanent disablement, we will pay the sum covered of the Bike PA Plus, which includes Badal Hajj and Qurban benefits to you (for permanent disablement claim) or your beneficiary (for death claim).

In the event of permanent disablement, you can use the compensation to perform Badal Hajj and Qurban.

For a death claim, your beneficiary can use the compensation to perform Badal Hajj and Qurban on your behalf.

Q12: Is there any age limit to claim the benefits under Bike PA Plus?

Yes, you and your authorised rider must be aged seventeen (17) years next birthday and above. For Bike PA Plus Plan three (3), there is no age limit for the pillion.

Q13: Is the benefit amount for Bike PA Plus the same for Muslim participants and Non-Muslim participants?

Yes, the total benefit payout for Bike PA Plus is the same for Muslim participants and Non-Muslim participants.

For Muslim participants, the benefits include Badal Hajj and Qurban benefits.

You can refer to the Product Disclosure Sheet for more details.

Q14: Do I need to pay the excess in the event of a claim?

Yes, you will have to pay the excess stated in your e-Schedule. The excess is the first amount of the claim you have to pay, and we will pay the amount beyond the excess.

Q15: How is the excess determined?

It varies according to the cubic capacity of your motorcycle.

Q16: How do I qualify for the cash back?

You will be entitled to the cash back so long as your certificate remains claims-free during the coverage period and you have provided your bank account details for us to make the payment via the e-Payment facility.

Q17: Is the cash back guaranteed?

No, it is not guaranteed. The historical cash back amount paid over the years is not an indication of future payouts and it may vary in the future depending on the future claims and investment performance of our takaful risk fund.

Fees and Charges

Q18: Is Service Tax applicable for this product?

Yes, this product is subject to eight percent (8%) Service Tax.

Q19: Do I need to pay the stamp duty?

Yes, you will need to pay Ringgit Malaysia Ten (RM10) only for stamp duty under this product.

Q20: What is the minimum contribution under this product?

This product is subject to a minimum contribution of Ringgit Malaysia Twenty (RM20) only.

Q21: What are the payment methods allowed for this Kaotim Car cover?

You can make the contribution payment via the following options:

- a. Credit / debit card (including instalment plan options)
- b. Current / savings account via FPX
- c. E-Wallet*
 - Boost
 - GrabPay
 - Maybank QRPAY
 - Touch 'n Go e-Wallet

*Subject to the minimum and maximum spending limit as imposed by the respective e-Wallet providers.

Motorcycle Tele Bantuan

Q22: What is Motorcycle Tele Bantuan?

Motorcycle Tele Bantuan is our 24/7 emergency motorcycle assistance program, provided to all eligible participants with a Comprehensive Private Motorcycle Takaful coverage.

Q23: What is covered under the Tele Bantuan?

Under the Motorcycle Tele Bantuan program, we provide the following services:

- a. Breakdown assistance
 - i. 24/7 minor roadside repair

If your motorcycle is immobilized due to a minor mechanical and/or electrical breakdown, our service provider will assist and repair the motorcycle on the roadside
 - ii. 24/7 towing service

If your motorcycle cannot be repaired on the spot, our service provider shall tow the immobilized motorcycle to the nearest workshop.
- b. Accident assistance

If your motorcycle meets with an accident, our service provider will provide a free towing service to the nearest workshop up to a maximum of Ringgit Malaysia Fifty (RM50) only.

Q24: What is covered under the minor roadside repair?

Our Tele Bantuan provider will assist and repair the motorcycle on the roadside for minor roadside assistance such as:

- Changing tube;
- Changing tires;
- Changing battery;
- Jump start;
- Delivery of petrol;
- Changing spark plugs; and/or
- Minor wiring work, including other minor roadside repairs, which can be done on the spot.

However, all other costs incurred, including replacement of tube, battery, tires, petrol, and/or other parts, will be borne by you.

Q25: If I need a minor roadside repair such as minor wiring work, how much do I need to pay?

We will cover the labour costs up to a maximum two (2) hours for minor roadside assistance. It will cost you nothing if the repair takes less than two (2) hours. However, any spare parts cost other than the labour cost will be borne by you.

Q26: After the roadside repair, my motorcycle is still having a problem. What should I do next?

If your motorcycle cannot be repaired on the spot, our service provider will arrange towing to the nearest workshop. For distances of more than thirty (30)km (one-way trip), you will be charged at the rate of Ringgit Malaysia Two (RM2.00) only per km.

Q27: Can I request the breakdown assistance more than one time?

Yes, you can contact our service provider for any subsequent breakdown assistance, but all costs incurred will be borne by you. We will only cover the first time of breakdown assistance ONLY during the period of takaful certificate.

Q28: What is covered under the breakdown towing service?

We will cover the towing fee up to a maximum distance of thirty (30) km (one-way trip) from the breakdown scene to the nearest workshop for the first time towing assistance ONLY during the period of takaful. If the distance between the breakdown scene and the workshop is more than thirty (30) km (one-way trip), you will need to pay the additional cost of Ringgit Malaysia Two (RM2.00) only per km.

Q29: My motorcycle broke down forty (40) km from the nearest approved repairer, can I still request for the towing service?

Yes, you can, and we will cover your towing fee of up to thirty (30) km (one-way trip), but you will need to pay for the additional distance at the rate of Ringgit Malaysia Two (RM2.00) only per km. In this case, you will need to bear the cost for the remaining ten (10) km, which is Ringgit Malaysia Twenty (RM20.00) only (10km x RM2.00).

Q30: If I am involved in an accident, can I request for a towing service?

Yes, if your motorcycle meets with an accident, our service provider will provide a free towing service to the nearest workshop up to a maximum of Ringgit Malaysia Fifty (RM50).

Q31: Who should I contact for the Tele Bantuan assistance services?

You can submit your assistance request via our mobile app under the Tele Bantuan for an immediate response. Otherwise, you may contact our 24 hours Tele Bantuan helpline at 1800-888-788.

Q32: How do I know if I need to pay an additional towing fee, and to whom should I pay?

We will advise you if there are any additional charges prior to the towing job. The towing will be arranged upon your consent to the charges. Our service provider will collect the additional charges from you (if any).

Q33: What is not covered under Motorcycle Tele Bantuan?

We do not cover the following events under the Motorcycle Tele Bantuan:

- Services which are not organized or pre-approved directly by our Tele Bantuan service provider;
- Any costs or expenses not expressly covered under the program;
- Cost of services which are claimable under the Kaotim Motor certificate;
- If the covered motorcycle is or has been modified for participation in a rally and racing or modified against government regulations;
- Any private motorcycle used for commercial or business purposes or registered other than a private motorcycle vehicle;
- When the motorcycle keys are not available or damaged;
- Towing a covered motorcycle for the purpose of disposing of the motorcycle;

- h. Towing a covered motorcycle for the purpose of transferring the motorcycle from one workshop to another;
- i. If the covered motorcycle suffers a breakdown and is immobilized on an unpaved road surface or on a non-gazetted road in Malaysia; or
- j. If the customer requests the breakdown assistance for the second time onwards.

Certificate Endorsement and Servicing

Q34: How do I renew my Kaotim Motor cover?

You can renew your Kaotim Motor cover online. If you have applied for this product online before, we will send the Notice of Expiry (NOE) to you within thirty (30) days before your coverage expires, and you can renew by clicking the link provided in the NOE.

Q35: Can I increase/decrease the sum covered for my motorcycle anytime during the cover period?

If Yes, what is the procedure?

The adequacy of sum covered is based on the ISM Automotive Business Intelligence System market value at the time of renewal of your Kaotim Motor cover.

For any request of a revision in sum covered, you are required to submit the endorsement form to any of our Takaful myCare Centres, subject to approval by Takaful Malaysia.

Q36: Can I include any additional coverage after the commencement of the certificate? If yes, what is the procedure?

Yes, inclusion of Legal Liability to Pillion and Strike, Riot & Civil Commotion after the commencement of the certificate is allowed except for Bike PA Plus and Inclusion of Special Perils. For this purpose, you are required to submit the endorsement to any of our Takaful myCare Centres, subject to approval by Takaful Malaysia.

For Bike PA Plus and Inclusion of Special Perils, these can only be included at the inception or renewal of the certificate.

Q37: How do I get the list of Takaful myCare Centres?

You can get the list of Takaful myCare Centres via our corporate website at <https://www.takaful-malaysia.com.my/en/contact-us/>.

Q38: Where can I get the endorsement form?

Please download the endorsement form [here](#).

Alternatively, you can visit our website and follow these steps:

1. Visit [Takaful Malaysia](#) website.
2. Click on the 'Help & Support' tab.
3. Choose the Form Download.
4. Click on the General Products under the Servicing Request.
5. Download the Endorsement Form.

Q39: Can I change my plan from Plan 1 to Plan 2 for Bike PA Plus cover or other add-on cover?

Yes, change of plan for Bike PA Plus cover or other add-on cover is only allowed upon renewal. Cancellation of such add-on cover within the period of coverage is not allowed.

Q40: I have sold my motorcycle to another person. Can I transfer takaful cover to the new owner?

No, you are not allowed to transfer the Kaotim Motor cover to another person. You are advised to cancel your Kaotim Motor cover, and the new owner must apply for a new motorcycle cover.

Q41: I would like to transfer the No Claim Discount (NCD) from Kaotim Motor to another motorcycle certificate/policy. What is the procedure for the No Claim Discount (NCD) withdrawal?

You can submit the No Claim Discount (NCD) withdrawal request via [myTakaful Customer](#) portal, subject to approval by Takaful Malaysia.

Q42: Will I get a refund if I cancel my certificate?

Yes, you are entitled to a pro-rate refund provided no claim has been made under your certificate, including no claims made on additional coverage.

Q43: How do I submit my request for a cancellation or termination?

You can submit the cancellation or termination request via [myTakaful Customer](#) portal, subject to approval by Takaful Malaysia.

Q44: What should I do if there are changes to my contact details?

You can update your contact details via [myTakaful Customer](#) portal.

Claims Procedures and Exclusions

Q45: In the case of a total loss or theft, what is the total value of the compensation that I am eligible for?

For own damage total loss or theft, the amount payable is the market value based on the ISM Automotive Business Intelligence System at the time of loss or the sum covered, whichever is lesser.

For example: If the ISM Automotive Business Intelligence System value of your motorcycle is Ringgit Malaysia Ten Thousand (RM10,000), and the sum covered you have applied under this product is Ringgit Malaysia Twelve Thousand (RM12,000), then the total compensation value is Ringgit Malaysia Ten Thousand (RM10,000). However, in the event the market value is unavailable in the ISM system, our licensed adjuster's recommendation will be used as a guide to determine the offer amount.

Q46: What should I do if I am involved in an accident?

You can contact our 24 hours Tele Bantuan helpline at 1800-888-788 for assistance. Alternatively, Participant may also request accident towing using our Tele Bantuan mobile application.

For details, please refer to the Claims Guide for Motorcycle Accidents [here](#). Alternatively, you can visit our website and follow these steps:

1. Visit [Takaful Malaysia](#) website.
2. Click on the 'Claims' tab.
3. Choose Motor and refer to the Claim Guide provided.

Q47: What are the claim options available in case of an accident?

There are three (3) options for you to claim:

- Option 1 (Own Damage): You claim against your own certificate. Impact: You will lose your No Claim Discount (NCD).
- Option 2 (Own Damage - Knock for Knock): You make a claim against your own takaful operator in the event that you are not at fault due to the accident & Third Party has been summoned by the authority; we will communicate with the third party insurance company/takaful operator to notify them on the claim. Impact: Your No Claim Discount (NCD) will not be affected.
- Option 3 (Third Party Claim): You make a claim against a third party insurance company/takaful operator. Impact: Your No Claim Discount (NCD) will not be affected. Eligibility: If you are not at fault due to the accident and the third party has been summoned by the authority.

Q48: How do I get the list of approved repairer in my area?

You can click [here](#) for the list of preferred motorcycle workshops. List of approved repairers are available via our website. Please refer to the following steps:

1. Visit [Takaful Malaysia](#) website.
2. Click on the Help & Support menu.
3. Choose the Service Panel Providers.
4. Click on the panel workshops.
5. Select the vehicle type, state and area nearest to you.

Q49: Can I choose my own repairer when I make a claim?

No, you should choose any one of the approved repairer by Takaful Malaysia to facilitate faster claims processing and enjoy a 6-month warranty for workmanship repairs by our approved repairers.

Q50: Where can I refer to for the claims guide of this product?

You may refer to our Claim Guide Handbook available via our corporate website at <https://www.takaful-malaysia.com.my/en/claim-guide/>

Alternatively, you may contact our Customer Service at 1-300-80-2525.