

BYKE & YOU

What is BYKE & YOU?

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.

Coverage Period 24 hours from start of an event / activity

Coverage Benefits

BYKE & YOU Benefits	Coverage
1. Accidental Death & Total & Permanent Disability	RM 10,000
2. Total & Permanent Disablement	RM 10,000
3. Temporary Total Disablement	RM100 per week up to maximum 5 weeks
4. Temporary Partial Disablement	RM50 per week up to maximum 5 weeks
5. Medical expenses	RM 1,000
6. Accidental damage to personal effect	RM 2,000
7. Accidental damage to one bicycle which you used during the activity	RM 3,000
8. No. of hours per activity	24 hours
Excess claim for Medical expenses, personal effect and accidental damages to the bicycle. <i>Note: These claims are on reimbursement basis subject to the limit of coverage.</i>	RM100

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

1. Loss or damage to the 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 the 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.



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1. What is BYKE & YOU?

It covers you and your bicycle against any accidents, as per the table of insurance benefits and coverage, while you are doing your activity. The personal effects covers the accidental loss or damages to the items of personal use, designed to be worn or carried, belonging to you during your activity.

2. Who is the insurer and underwriter of BYKE & YOU?

BYKE & YOU is issued by Etiqa General Insurance Berhad, an authorised insurer in Malaysia. Etiqa General Insurance Berhad is part of Maybank's insurance and takaful arms. YAS DIGITAL MALAYSIA SDN. BHD. is a licensed insurance agency of Etiqa General Insurance Berhad.

3. I am a non-Malaysian participant. Am I eligible for BYKE & YOU?

Yes! BYKE & YOU coverage is applicable for any individual between 16-65 years old with a valid Malaysia IC or passport issued by the government. However, individuals with passports issued by the governments in the following sanctioned countries will not be able to purchase BYKE & YOU policy:

- o Cuba
- o North Korea (Democratic People Republic of Korea / DPRK)
- o Crimea Region of Ukraine
- o Iran
- o Syria
- o Russia

4. Is there any waiting period for BYKE & YOU policy?

Nope! Once you successfully register for an event with BYKE & YOU protection and receive the policy confirmation email, your protection is ready for use on the event day.

5. Are there any sports excluded from BYKE & YOU?

- o Professional sports, speed contests, and racing of any kind (other than on foot) are excluded.
- o Water ski jumping and hang-gliding are excluded.
- o Under-water activities involving the use of breathing apparatus are excluded.
- o Hunting and mountaineering requiring the use of ropes and / or guides are excluded.
- o Activities involving any form of martial arts are excluded.
- o Activities using woodworking machinery driven by mechanical power other than portable tools applied by hand are excluded.

6. Can I transfer my BYKE & YOU policy to others?

Sorry this policy is non-transferable.

7. Can I cancel and refund my BYKE & YOU policy?

You can cancel your policy by giving us 7 days written notice before your registered activity date. The refund will be made accordingly.

8. What does 'Excess' mean?

Insurance excess is the amount you have to pay towards the overall cost of the claim. For BYKE & YOU, the excess applied to claim on medical expenses, personal effects or accidental damages to the bicycle i.e. If your medical bill is RM800 and once the claim is approved - insurer will reimburse RM700 and the excess of RM100 is borne by you.

How to claim

1. We are getting your sign-in profile ready, meanwhile please submit your claim to rylie@my.yas.io
2. Please state your person details (FULL name, IC / Passport Number, email and phone number).
3. For medical expenses claim, please share with us your medical bill.
4. For bicycle related claims, please share with us the invoice from the bicycle shop.
5. Once you've submitted your claim via email - you will receive a confirmation and status of your claim.
6. Once the claim is approved, our insurer will transfer the eligible amount directly your account.

Important:

- o The bank account number needs to be your name as per registration (Name as your ID).
- o All claims have to be made withing seven (7) days
- o after the event date.