





Why do you, a Motorcycle Owner, need a Motorcycle Protect Insurance?

- Your motorcycle may be partially damaged in an accident.
- Your motorcycle may be totally damaged and no longer repairable.
- Your motorcycle may be stolen.
- You may figure in an accident, injuring yourself and/or your passenger.
- You may cause an accident that injures other people.
- You may cause an accident that damages other vehicles and properties.
- An Act of Nature may damage or destroy your motorcycle.

A STANDARD INSURANCE MOTORCYCLE PROTECT POLICY COVERS ALL THESE.

MOTORCYCLE PROTECT COVERAGES:

COMPULSORY THIRD PARTY LIABILITY (CTPL)

Coverage required by Law upon vehicle registration. This provides protection from liabilities arising from Death and Bodily Injury caused to a Third Party by the Assured vehicle. Standard Insurance will settle a valid claim of up to PhP100,000.

OWN DAMAGE / THEFT

Provides protection against accidental collision, overturning, falling, fire and malicious acts of a Third Party on the Assured's vehicle. Standard Insurance will settle a valid claim of up to the Sum Insured.

EXCESS BODILY INJURY

Supplements the Assured's CTPL Insurance; Provides cover for legal liability in respect of bodily injury and/or death caused to a Third Party in case of accident caused by or arising out of the use of the insured vehicle; Standard Insurance will settle a valid claim of up to PhP50,000 over and above the PhP100,000 covered by the Assured's CTPL insurance.

VOLUNTARY THIRD PARTY PROPERTY DAMAGE (VTPPD)

Protects the Assured against liability for damage caused by the Insured vehicle to property belonging to a Third Party; Standard Insurance will settle a valid claim of up to PhP50,000.

PERSONAL ACCIDENT (PA) RIDER

Provides Personal Accident Insurance with medical reimbursement to the authorized driver whilst boarding, alighting and riding on the insured vehicle. It also includes coverage for the Insured's family against vehicle related incidents; Standard Insurance will settle a valid claim of up to PhP25,000 per person, up to two person.

ACTS OF NATURE (AON)

Provides protection for loss or damage to the Insured vehicle, its accessories and spare parts caused by an earthquake, typhoon, flood, volcanic eruption, lightning, fire and/or other convulsions of nature. Standard Insurance will settle a valid claim of up to the Sum Insured.

To know more about Motorcycle Protect, please call, message or visit us.