



Insurance Guidelines

This document is intended to provide an indicative guideline for the users of LS2 helmets to avail the free accident, and life insurance coverage which comes with all LS2 Helmets, sponsored by Aziz Auto, the official distributor of LS2 helmets, and powered by Bimafy, the first digital insurance marketplace in Bangladesh. There are 3 steps to successfully register and avail the benefits of the free accident and life insurance coverage as per the following below.

Step 1: When you buy the product

1. Please make sure that you purchase the LS2 helmets only from the official showroom or from an authorized dealer/retailer of Aziz Auto which comes with the free insurance coverage from Bimafy.
2. When you purchase the LS2 helmet, collect the insurance activation card from your dealer/retailer; or make sure the insurance activation sticker is attached to the product's box. Please collect the invoice/purchase receipt from the dealer/retailer as well and make sure it contains your name, helmet name/model, and purchase date.
3. Scan the QR code on the insurance sticker/card. You will get an online link after scanning the QR code. Visit the link and sign up for the free insurance coverage by providing the necessary information, and the activation code mentioned on the insurance sticker/card.

IF YOU DO NOT REGISTER ONLINE, YOU WILL NOT GET THE FREE INSURANCE COVERAGE!

Step 2: If you face an accident and get injured

1. If you are physically injured due to a road accident, immediately visit the emergency department of the nearest hospital. If there are no hospitals nearby to you then you may visit a nearest clinic or a doctor's chamber. Do not go to a pharmacy for first aids.
2. If possible, take a photo of the injured body part, it will be helpful to settle the claim faster.
3. Carefully collect and preserve all your treatment related documents (emergency ticket, admission form, discharge certificate, treatment order/advice, prescription, test reports, bills etc.) to submit the claim. Make sure that all the documents are properly signed by the applicable authorities and have appropriate dates with your name on them.
4. If your accident was taken into inspection by the local police or law enforcement authority then you must collect the clearance letter from them in order to submit for a claim. If you do not have the clearance then the claim may not be accepted.





Step 3: Submit an insurance claim

1. You (or your nominee) must submit the claim within 30 days of accidental injury/death.
2. Download the Bimafy mobile app on your mobile and login using the mobile number that you provided during the registration. You can also visit Bimafy website (bimafy.com) to submit the claim online.
3. Upload clear photographs of all the medical documents along with the provided information and submit the claim.
4. Wait for the call from Bimafy claims team after successfully submitting the claim.

If someone else (such as your nominee) needs to submit a claim when you are not alive then all they need to do is contact Bimafy customer service number at 09606991991 or Aziz Auto, we will do the rest.

You should:

- ✓ Wear a good helmet while riding a motorcycle.
- ✓ Wear additional protective gears such as gloves, boots, guards etc. during long rides.
- ✓ Abide by the traffic rules and laws.
- ✓ Ride carefully with safety.

You should not:

- × Ride a motorcycle without wearing helmet.
- × Ride a motorcycle without the driving license.
- × Ride a motorcycle while under the influence of drugs or alcohol.
- × Ride a motorcycle recklessly.
- × Violate the traffic laws while riding.





Frequently Asked Questions

Who provides the insurance coverage?

Ans: Aziz Auto provides the insurance coverage through its service provider Bimafy.

What is Bimafy?

Ans: Bimafy is the first digital insurance platform in Bangladesh from where you can get different types of insurance policies from reputed insurance companies of Bangladesh. Bimafy is not an insurance company, it's a digital platform for availing insurance services from different insurance companies.

What is the duration of the free insurance coverage?

Ans: The duration is 1 year (365 days) from the date of eligible riding accessories (LS2 helmet) purchase.

What are the insurance coverages?

Ans: Up to BDT. 60,000/250,000 insurance coverage with every LS2 Helmets purchased from Aziz Auto or its authorized dealers/retailers as per the following table below.

Helmet Category	Coverage Amount
LS2 Helmets Priced up to BDT. 15,000	Up to BDT. 250,000 <ul style="list-style-type: none">Up to BDT. 50,000 against Accidental InjuriesBDT. 200,000 against Accidental Death
LS2 Helmets Priced above BDT. 15,000	Up to BDT. 60,000 <ul style="list-style-type: none">Up to BDT. 50,000 against Accidental InjuriesBDT. 10,000 against Accidental Death

I have signed up a few days later after I have purchased the accessories. Is my insurance going to be activated?

Ans: Yes, the insurance will still be activated from the date of purchase and will remain valid for 1 year (365 days). But if you are injured due to an accident after purchasing the helmet but before signing up for the insurance then your claim will not be accepted.

If I register/sign up for the free insurance coverage after I'm injured due to an accident then can I get the insurance benefit?

Ans: No, you cannot. You must register/sign up right away after you have purchased the helmet to avail the free insurance coverage.

Is there any waiting period for claims?

Ans: There is no waiting period for claims related to accidental injuries or accidental death.

Can I claim multiple times within the coverage period?

Ans: Yes, you can claim multiple times for accidental injuries if you have remaining coverage after getting the previous claims. Your maximum coverage for accidental injuries is BDT. 50,000 and you can claim multiple times within the coverage period until your limit is over.





- I was injured due to an accident and was/was not hospitalized. What benefit shall I receive?

Ans: The maximum yearly coverage for accidental injuries is BDT. 50,000 and you shall get the benefit as per the following table:

Types of Accidental Injury	Insurance Coverage
Head Injuries	100% (i.e., BDT. 50,000)
Chest Injuries, broken ribs/internal injuries etc.	50% (i.e., BDT. 25,000)
Fracture, Dislocation, Dismemberment, Amputation, etc.	30% (i.e.; BDT. 15,000)
Cut Injury, Abrasions, Soft Tissue Injury etc.	10% (i.e.; BDT. 5,000)

- If I die due to an accident, who shall get the insurance benefit?

Ans: Your legal nominee.

- Is my claim going to be verified?

Ans: Yes, Bimafy and its insurance partner reserve the right to verify your claim and may physically visit you for investigation purpose as well.

- Why my claim is not settled?

Ans: Your claim may not be settled due to various reasons such as:

- You were involved in an illegal activity i.e., riding without a license, riding under the influence of drugs, over speeding etc.
- You did not sign up for the insurance properly after purchasing the helmet in due time.
- You have submitted incomplete documents with your claim (i.e., documents without proper dates, seals and signatures from the relevant authorities/hospital, missing relevant reports such as x-ray/CT scans etc.)
- Your accident caused damage to public property or other people in the street and police was involved but you did not get a clearance from the local police.
- Your claim was suspected fraud, etc.

