



Insurance Guidelines

This document is intended to provide an indicative guideline for the helmet purchasers of GearX Bangladesh to avail the free accident and life insurance with COVID-19 coverage which comes with every Bilmola, KYT, Icon, Zeus, and Suomy helmets, powered by bimabd.com, the first online insurance marketplace in Bangladesh. There are 3 steps to successfully register and avail the benefits of the free accidental and life insurance with COVID-19 coverage as per the following below.

Step 1: When you buy the product

1. Please make sure that you purchase Bilmola/KYT/Suomy/Icon/Zeus helmets only from the official showroom or from an authorized dealer of GearX Bangladesh which comes with the free insurance coverage from bimabd.com.
2. When you purchase the helmet, please ensure that the product's packaging/box has the insurance activation sticker attached to it. Please collect the invoice/purchase receipt from the dealer/retailer as well and make sure it contains your name, helmet brand, model, and purchase date.
3. Visit <https://bimabd.com/gearx-enrollment> to sign up for the free insurance coverage by providing your name, mobile number, date of purchase, dealer name, and the activation code mentioned on the insurance sticker. Alternatively, you can also visit the activation link by scanning the QR code on the sticker.

IF YOU DO NOT SIGN UP, YOU WILL NOT GET THE 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. Visit <https://bimabd.com/gearx-claim> and fill up the form by providing all the necessary information.
2. Upload clear photographs of all the medical documents along with the provided information and submit the claim.
3. Wait for the call from bimabd.com customer service after you successfully submitted the claim.

Special note regarding COVID-19

If you feel sick and suspect that you have been infected with Coronavirus, then immediately visit a doctor/hospital for medical attention. Your doctor shall decide your necessary treatment procedures and please preserve all medical documents for any future claims. Do not conduct PCR test on your own without the recommendation from a doctor as even if you get a positive test result without the doctor's recommendation, your claim shall not be accepted.

If someone else needs to submit a claim when you are not alive then all they need to do is contact bimabd.com customer service number at 09606991991 or GearX Bangladesh, 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: GearX Bangladesh provides the insurance coverage through its service provider bimabd.com

- What is bimabd.com?

Ans: bimabd.com is the first online insurance marketplace in Bangladesh from where you can buy different types of insurance policies from reputed insurance companies of Bangladesh. bimabd.com is not an insurance company, it's a 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 helmet purchase.

- What are the insurance coverages?

Ans: Up to BDT. 65,000 insurance coverage with every eligible product purchased from GearX Bangladesh (up to BDT. 50,000 for accidental injuries, BDT. 5,000 for COVID-19, and BDT. 10,000 for accidental death).

- I have signed up a few days later after I have purchased the helmet. 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 14 days waiting period for COVID-19 claims, meaning you can claim for COVID-19 after 14 days from the date of helmet purchase. There is no waiting period for claims related to accidental injuries or death.

- Is my claim going to be verified?

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



■ I was infected with the Coronavirus, what benefit shall I receive?

Ans: You shall get BDT. 5,000 benefit as COVID-19 coverage, you must conduct government approved tests/procedures for the Coronavirus and submit all the relevant medical documents to bimabd.com to raise the claim.

■ 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 injury	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)
Soft tissue injury, abrasions, cut injury, sprains	10% (i.e.; BDT. 5,000)

■ 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. But COVID-19 claims can be made only once during your coverage period.

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

Ans: Your legal nominee.

■ 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, missing relevant reports such as x-ray/CT scans etc.)
- Your accident caused damage to public property or other people in the streets and police was involved but you did not get a clearance from them.
- Your claim was suspected fraud, etc.