



**HONDA**

**HiP**

**Honda Insurance Plus**

*Maximise Coverage, Maximise Smiles.*

**HONDA**  
The Power of Dreams

**How we move you.**  
CREATE ► TRANSCEND, AUGMENT

Authorised Dealer:



**Now with more  
value & protection.**

**The right insurance is  
when you have the best  
people to get you back  
on the road safely.**

We assure you that our car parts are guaranteed and repairs are conducted by qualified technicians to meet the highest quality and safety standards. So you can drive with a greater peace of mind.



# WHAT MAKES HiP THE PREFERRED CHOICE?



## 100% Payout on Agreed Value for Up to 15 Years

If your car is stolen or severely damaged in an accident and is not repairable, HiP will reimburse 100% of the sum insured.



## 100% Coverage on Accidental Repairs for Up to 13 Years

Also known as No Betterment Fees, which means you don't have to pay additional charges for new parts to repair your damaged car.



## Speedy Claims Approval

Get your car faster with pre-approved claims below RM30,000 repaired at Honda Authorised Body & Paint Centre.



## 100% Genuine Body & Parts Replacement

You can be rest assured that we only use guaranteed genuine body and parts replacement for your car. This comes with a warranty of 6 months or 10,000km mileage, whichever comes first. Be mindful that using counterfeit parts can affect your vehicle's safety and compromise your driving experience.



## Up to RM15,000 Personal Accident Coverage

As a HiP member, you are entitled to receive compensation in the event of an Accidental Death or Permanent Disability in a Named Vehicle Car accident.

# 100% COVERAGE ON ACCIDENTAL REPAIRS FOR UP TO 13 YEARS

Also known as No Betterment Fees, which means you don't have to pay additional charges for new parts to repair your damaged car.

## BETTERMENT FEES Year-To-Year

| Year | HiP             | Others          |
|------|-----------------|-----------------|
| 13   | No contribution | 40%             |
| 12   | No contribution | 40%             |
| 11   | No contribution | 40%             |
| 10   | No contribution | 40%             |
| 9    | No contribution | 35%             |
| 8    | No contribution | 30%             |
| 7    | No contribution | 25%             |
| 6    | No contribution | 20%             |
| 5    | No contribution | 15%             |
| 4    | No contribution | No contribution |
| 3    | No contribution | No contribution |
| 2    | No contribution | No contribution |
| 1    | No contribution | No contribution |

## What Is Betterment ?

Betterment refers to the replacement of an old part with a new original part in an accident-damaged vehicle.

## SPECIAL ALLOWANCES



**Up to RM1,500** for flood damage.



**RM1,500** for car theft or total loss.



**Up to RM1,000** for key reimbursement due to theft, robbery or house break-in.

## 24/7 UNLIMITED TOWING ASSISTANCE



No distance limitations on towing up to two times for accident, car breakdown or flood incident.

# RESCUE

## Our Rescue Teams are On Call 24/7

HiP 24/7 EMERGENCY ASSISTANCE

**1-800-18-1177**

You'll never know when the unforeseen might happen but we will ensure our team is there to help you get back on the road, fast and safely.



### 24/7 Unlimited Towing Assistance

No distance limitations on towing up to two times for accident, car breakdown or flood incident.



### 24/7 Roadside Repair Services

- Jump-start car battery
- Change of flat tyre
- Fuel refill

Free labour cost up to RM200 per event, not inclusive of spare parts. Fuel cost is borne by customer.



### Hassle-Free Claim Assistance

Our Honda Authorised Dealer will liaise with the insurance company on your behalf and provide assistance during your claim procedures.

# PROTECTION

## IMPORTANT

If a breakdown or accident happens, ensure that only a HiP authorised tow truck transports your car to the nearest Honda Authorised Body & Paint Centre.

HiP 24/7 EMERGENCY ASSISTANCE

# 1-800-18-1177

Each car repaired in our Honda Authorised Service and Body & Paint Centres is inspected by specialists who comply to Honda standards. That's why you can confidently drive with peace of mind.



### Trusted Honda Authorised Body & Paint Centre

Quality workmanship on body and paint repairs using state-of-the-art equipment to keep your car in excellent condition.



### 100% Genuine Body & Parts Replacement

With six months warranty or 10,000km mileage, whichever comes first.



### Personal Accident Coverage

Up to RM15,000 Personal Accident coverage in the event of an Accidental Death or Permanent Disability in a Named Vehicle Car accident.



### Speedy Claims Approval

Get your car faster with pre-approved claims below RM30,000.



### Personal Assistance

- Return of children travelling with a HiP member
- Home assist services
- Legal matters
- Translator
- Visa, passport and vaccination requirements
- Location of lost items
- Alternative travel assistance
- Arrangement of flights



### Medical Assistance

- Medical referral and arrangement of appointments
- Dispatch of medications which are not available locally
- Medical evacuation or repatriation

# SAVINGS

HiP now comes with extended coverage terms and better savings.



## 100% Payout on Agreed Value for Up to 15 Years

If your car is stolen or severely damaged in an accident and is not repairable, HiP will reimburse 100% of the sum insured.



## 100% Coverage on Accidental Repairs for Up to 13 Years

Also known as No Betterment Fees, which means you don't have to pay additional charges for new parts to repair your damaged car.



## Flood Allowance

Up to RM1,500 allowance when vehicle is damaged in a flood.



## Special Relief Allowance

RM1,500 allowance in the event of car theft or total loss.



## Lost Key Reimbursement

Up to RM1,000 reimbursement due to theft, robbery or house break-in.











## Unnamed Driver

Covers all drivers under private registrations. No names required.

# IMPORTANT STEPS

To note

## In the Event of a Car Accident

- 1  Switch on hazard lights. Place warning triangle.
- 2  See if anyone is hurt. Observe for danger.
- 3  Stay away from the road. Move to a safe spot.
- 4  Call 999.
- 5  Call 24/7 HiP Emergency Assistance at 1-800-18-1177.
- 6  Rescue team tows car to Honda Authorised Body & Paint Centres only.
- 7  Lodge a police report within 24 hours.
- 8  Your Dealer will contact you about the claim and repairs.

## In the Event of a Car Breakdown

- |   |  |   |  |
|---|--|---|--|
| 1  | Switch on hazard lights. Place warning triangle.     | 4  | Rescue team inspects car on the spot.                              |
| 2  | Stay away from the road. Move to a safe spot.        | 5  | Immobilised car is towed to Honda Authorised Service Centres only. |
| 3  | Call 24/7 HiP Emergency Assistance at 1-800-18-1177. | 6  | Your Dealer will contact you about the repairs.                    |

To renew Honda Insurance Plus, contact your nearest Honda Authorised Dealer. Refer to page 16 - 19 for contact details.



# INSIDE A Honda AUTHORISED BODY & PAINT CENTRE

State-of-the-art facilities, advanced equipment and tools, available only at Honda Authorised Body & Paint Centres. Our qualified technicians ensure that your car is repaired to meet Honda's high-quality safety standards.



No matter the degree of damage, every Honda will go through a strict and thorough process to restore the car to its original condition.



1 Frame alignment process

3 Spraying and drying facilities

2 Paint mixing process

4 Polishing process





**Honda Insurance Plus**  
Call your Honda Dealer or  
**Honda Toll Free number 1-800-88-2020**  
for more information.











Showroom Service Centre Body & Paint

| Dealer                               | City                  | Contact Details |  |  |  |
|--------------------------------------|-----------------------|-----------------|--|--|--|
| <b>WILAYAH</b>                       |                       |                 |  |  |  |
| Angkasa Motor Sdn Bhd                | Kuala Lumpur          | 03 6257 0608    |  |  |  |
| Belux Auto Sdn Bhd                   | Kepong                | 03 6263 5222    |  |  |  |
| G-Mart Autoworld Sdn Bhd             | Setapak               | 03 4022 8822    |  |  |  |
| Kah Motor Co. Sdn Bhd (Chan Sow Lin) | Kuala Lumpur          | 03 9221 0000    |  |  |  |
| Maxcom Motor Sdn Bhd                 | Bangsar               | 03 2287 0000    |  |  |  |
| MH Prestige Auto Sdn Bhd             | Kepong                | 03 6277 5548    |  |  |  |
| Peringggit Sri Motor Sdn Bhd         | Jalan Klang Lama      | 03 7980 0000    |  |  |  |
| Roda BB Motor Sdn Bhd                | Kuala Lumpur/Segambut | 03 2142 5088    |  |  |  |
| Sri Utama Auto Sdn Bhd               | Setapak               | 03 4024 2266    |  |  |  |
| Sri Utama Auto Sdn Bhd               | Setapak               | 03 4023 8866    |  |  |  |
| Sri Utama One Auto Sdn Bhd           | Damansara             | 03 7890 0055    |  |  |  |
| <b>SELANGOR</b>                      |                       |                 |  |  |  |
| Accord Auto Sdn Bhd                  | Ampang                | 03 4280 6585    |  |  |  |
| Actmar Sdn Bhd                       | Klang                 | 03 3345 2020    |  |  |  |
| Autoworld Asia Sdn Bhd               | Sungai Buloh          | 03 6099 6888    |  |  |  |
| Banting Star Sdn Bhd                 | Banting               | 03 3191 6100    |  |  |  |
| Botanic Auto Mall Sdn Bhd            | Bukit Tinggi, Klang   | 03 3319 3387    |  |  |  |
| Elmina Motors Sdn Bhd                | Shah Alam             | 1300 800 555    |  |  |  |
| Global Amity Sdn Bhd                 | Bangi                 | 1300 888 300    |  |  |  |
| HZN Cars Sdn Bhd                     | Shah Alam             | 03 5569 0702    |  |  |  |
| Imavest Sdn Bhd                      | Kajang                | 03 8737 8606    |  |  |  |
| Kah Motor Co. Sdn Bhd                | Puchong               | 03 8075 5616    |  |  |  |
| Kah Motor Co. Sdn Bhd                | Selayang              | 03 6185 1888    |  |  |  |
| Kowamas Edar Sdn Bhd                 | Kota Kemuning         | 03 5525 9288    |  |  |  |
| MJN Motors Sdn Bhd                   | Cheras                | 03 9108 9663    |  |  |  |
| Multipac Motor Sdn Bhd               | Rawang                | 03 6093 2020    |  |  |  |
| New Era Sales (M) Sdn Bhd            | Kajang                | 03 8737 0401    |  |  |  |

Showroom Service Centre Body & Paint

| Dealer                                  | City           | Contact Details |  |  |  |
|---|----------------|-----------------|--|--|--|
| Peringggit Sri Auto Services Sdn Bhd    | Puchong        | 03 8061 0333    |  |  |  |
| Peringggit Sri Auto Services Sdn Bhd    | Equine Park    | 03 8959 1077    |  |  |  |
| Peringggit Sri Auto Services Sdn Bhd    | Puchong        | 03 8062 0000    |  |  |  |
| SAG Ultimate Sdn Bhd                    | Semenyih       | 03 8723 9966    |  |  |  |
| MJN Auto Sdn Bhd                        | Kuala Selangor | 03 3281 2933    |  |  |  |
| Shared Auto Cars Sdn Bhd                | Shah Alam      | 03 5510 0099    |  |  |  |
| Sumber Auto Edaran Sdn Bhd              | Petaling Jaya  | 03 7960 2828    |  |  |  |
| Tanjung Balai Auto Sdn Bhd              | Serdang        | 03 8949 3733    |  |  |  |
| Tenaga Setia Resources Sdn Bhd          | Petaling Jaya  | 03 7784 8211    |  |  |  |
| Tiong Nam Motor (M) Sdn Bhd             | Setia Alam     | 1300 222 000    |  |  |  |
| USJ Car Express Sdn Bhd                 | Subang Jaya    | 03 2789 9000    |  |  |  |
| Weststar Auto Sdn Bhd (Ulu Kelang)      | Ampang         | 1800 220 188    |  |  |  |
| <b>PERAK</b>                            |                |                 |  |  |  |
| Ban Hoe Seng (Auto) Sdn Bhd             | Ipoh           | 05 292 7333     |  |  |  |
| Ban Hoe Seng Auto (Ipoh) Sdn Bhd        | Ipoh           | 05 241 3433     |  |  |  |
| Delima Kinta Sdn Bhd                    | Taiping        | 05 848 3888     |  |  |  |
| Kah Motor Co. Sdn Bhd (Ipoh)            | Ipoh           | 05 527 3500     |  |  |  |
| Tian Siang Auto (Intan) Sdn Bhd         | Teluk Intan    | 05 623 3787     |  |  |  |
| Tian Siang Auto (Malim) Sdn Bhd         | Tanjung Malim  | 05 459 9828     |  |  |  |
| Tian Siang Auto (Manjung) Sdn Bhd       | Sitiawan       | 05 692 0028     |  |  |  |
| Tian Siang Auto Care Sdn Bhd            | Ipoh           | 05 506 1600     |  |  |  |
| <b>PERLIS</b>                           |                |                 |  |  |  |
| Vimal Auto-Liner Sdn Bhd                | Kangar         | 04 977 5766     |  |  |  |
| <b>PENANG</b>                           |                |                 |  |  |  |
| Formula Venture Sdn Bhd                 | Butterworth    | 04 324 4166     |  |  |  |
| JM Motor Venture Sdn Bhd                | Bukit Mertajam | 04 540 3399     |  |  |  |
| JM Motor Services Sdn Bhd               | Bukit Minyak   | 04 502 9888     |  |  |  |
| Motoria Sdn Bhd                         | Seberang Perai | 04 390 5313     |  |  |  |
| Vivahill Auto Sdn Bhd                   | Bayan Lepas    | 04 644 1111     |  |  |  |
| Kah Motor Co. Sdn Bhd (Farquhar)        | Georgetown     | 04 263 8244     |  |  |  |
| Kah Motor Co. Sdn Bhd (Sg Pinang)       | Sungai Pinang  | 04 281 5100     |  |  |  |
| <b>KEDAH</b>                            |                |                 |  |  |  |
| Lee Motors Alor Setar (Car Div) Sdn Bhd | Alor Setar     | 04 731 1766     |  |  |  |
| Lee Motors SP (Car-Div) Sdn Bhd         | Sungai Petani  | 04 444 6354     |  |  |  |

| Dealer                              | City             | Contact Details |   |   |  |
|-------------------------------------|------------------|-----------------|---|---|--|
| Magna Speed Sdn Bhd                 | Kulim            | 04 495 9595     |    |    |    |
| Yooi Cars Sdn Bhd                   | Langkawi         | 04 952 3098     |    |    |  |
| <b>NEGERI SEMBILAN</b>              |                  |                 |   |   |  |
| Ban Lee Heng Motor Sdn Bhd          | Seremban         | 06 601 7815     |    |    |    |
| Greater Tampin Oto Sdn Bhd          | Tampin           | 06 443 3670     |    |    |  |
| Global Amity Nilai Sdn Bhd          | Nilai            | 1 300 88 8300   |    |    |  |
| Wanija Classic (M) Sdn Bhd          | Seremban         | 06 678 6053     |    |    |  |
| <b>MELAKA</b>                       |                  |                 |   |   |  |
| Ban Lee Heng Motor (Melaka) Sdn Bhd | Air Keroh        | 06 231 3833     |    |    |    |
| Kah Motor Co. Sdn Bhd (Cheng)       | Melaka           | 06 335 9888     |   |    |    |
| Kah Motor Co. Sdn Bhd (Melaka)      | Melaka           | 06 283 3988     |    |    |  |
| <b>KELANTAN</b>                     |                  |                 |   |   |  |
| Ban Chu Bee Sdn Bhd                 | Kota Bharu       | 09 744 3337     |    |    |    |
| Eastern Automobile Sdn Bhd          | Kota Bharu       | 09 766 8388     |    |    |  |
| Edaran Tanamera Sdn Bhd             | Tanah Merah      | 09 950 3880     |    |    |  |
| <b>PAHANG</b>                       |                  |                 |   |   |  |
| Chuan Thye Motor Sdn Bhd            | Temerloh         | 09 277 3333     |    |    |    |
| Macinda Auto Sdn Bhd                | Kuantan          | 09 568 7000     |    |    |    |
| Restu Auto Sdn Bhd                  | Bentong          | 09 223 1308     |    |    |  |
| <b>TERENGGANU</b>                   |                  |                 |   |   |  |
| Edaran Kemaman Sdn Bhd              | Kemaman          | 09 859 5888     |   |   |  |
| Syarikat Tan Eng Ann Sdn Bhd        | Kuala Terengganu | 09 667 1796     |  |  |  |
| TEA Auto Sdn Bhd                    | Kuala Terengganu | 09 623 9796     |  |   |  |
| <b>JOHOR</b>                        |                  |                 |   |   |  |
| Haslita Motor Sdn Bhd               | Segamat          | 07 931 3822     |  |  |  |
| Iptimas Motor Sdn Bhd               | Kluang           | 07 773 6900     |  |  |  |
| K.M. Lim Motor Sdn Bhd              | Batu Pahat       | 07 432 7890     |  |  |  |
| Kah Motor Co. Sdn Bhd (Tebrau)      | Tebrau           | 07 352 7722     |  |  |  |
| Sutera Auto Sdn Bhd                 | Johor Bahru      | 07 332 1888     |  |  |  |
| Syarikat Motor GS Tay Sdn Bhd       | Muar             | 06 951 9878     |  |  |  |
| Unite Automobile Sdn Bhd            | Pontian          | 07 686 3888     |  |  |  |
| Wang Loo Motor Sdn Bhd              | Kulai            | 07 598 2288     |  |  |  |
| Wang Loo Motor (JB) Sdn Bhd         | Skudai           | 07 555 0033     |  |  |  |
| Wang Loo Motor Sdn Bhd              | Kota Tinggi      | 07 882 5888     |  |  |  |

| Dealer                                 | City          | Contact Details            |  |  |   |
|--|---------------|----------------------------|--|--|---|
| Yong Ming Motor (Pasir Gudang) Sdn Bhd | Pasir Gudang  | 07 255 8888                |   |   |   |
| Yong Ming Motor Sdn Bhd                | Johor Bahru   | 07 235 1717                |   |   |  |
| <b>LABUAN</b>                          |               |                            |  |  |   |
| Syarikat Labuan Automobile Sdn Bhd     | Labuan        | 087 442 880                |   |   |   |
| <b>SABAH</b>                           |               |                            |  |  |   |
| Boon Siew (Borneo) Sdn Bhd             | Kota Kinabalu | 088 421 770<br>088 421 771 |   |   |  |
| NJ Autoworld Sdn Bhd                   | Tawau         | 089 773 797                |   |   |   |
| Vermillion Autohaus Sdn Bhd            | Keningau      | 087 338 828                |   |   |   |
| Weemaju Automotive Sdn Bhd             | Kota Kinabalu | 088 770 000                |   |   |   |
| Weemaju Sabah Sdn Bhd                  | Sandakan      | 089 669 688                |   |   |   |
| Weemaju Sabah Sdn Bhd (Lahad Datu)     | Lahad Datu    | 089 883 323                |  |   |   |
| <b>SARAWAK</b>                         |               |                            |  |  |   |
| Heng Ho Hing Co. Sdn Bhd               | Miri          | 085 436 746                |   |   |   |
| Jimisar Corporation Sdn Bhd            | Kuching       | 082 459 322                |   |   |  |
| Jimisar Samarahan Sdn Bhd              | Kuching       | 082 663 888                |   |   |   |
| Jimisar Motors Sdn Bhd                 | Sibu          | 084 210 198                |   |   |   |
| Kemena Auto Sdn Bhd                    | Bintulu       | 086 342 899                |   |   |   |
| Northmont Capital Sdn Bhd              | Kuching       | 082 250 900                |   |   |   |
| SYK RW Motor Sdn Bhd                   | Miri          | 085 430 666                |  |  |   |

# TERMS & CONDITIONS

The insurance provided under the Honda Insurance Plus is underwritten by the panel of insurers.

1

Applicable only to private registered vehicles which are insured under comprehensive motor coverage.

2

Customers are entitled to the first two instances of free unlimited towing for accidents, car breakdowns and floods. For the third time onwards, HiP will bear the towing cost up to RM200 (round trip) for accidents. As for flood incidents and car breakdowns, HiP will cover up to 450km (round trip) to the nearest Honda Authorised Body & Paint Centre.

3

In order to enjoy No Betterment, Speedy Claims Approval and 100% Genuine Body & Parts Replacement, vehicle must be repaired at Honda Authorised Body & Paint Centres or Honda Panel Insurers' Workshops.

4

HiP policy excludes the following:

- Liability against claim from your passengers
  - Theft of, or damage to non-factory fitted vehicle accessories unless otherwise declared
  - Consequential losses, depreciation, wear & tear, mechanical or technical breakdown failures
  - Loss/damage arising from an act of nature
- Kindly refer to policy documents for more info.

5

Waiver of compulsory excess is only applicable to unnamed drivers. If the driver is under the age of 21 or a holder of a Provisional/Probation Driving License, a compulsory excess of RM400 is applicable in the event of claim.

6

For cancellation of policy, a minimum premium of RM50 is applicable, which excludes stamp duty.

7

NCD entitlement (if any) will be forfeited from your policy once Own Damage or 3rd Party claim is made on your policy.

8

Your motor insurance will only take effect once premium due has been paid (cash before cover).

9

Determining the right Sum Insured is important to avoid under insurance and issues, in the event of claim. Our dealers will be able to advise you on the recommended Sum Insured.

10

NCD is transferable from one vehicle to another, provided the vehicles are registered under the same name.

11

The benefits and services stated are subject to eligibility and acceptance by Honda's panel of licensed insurers. It will automatically cease if the insurance policy lapses for any reason whatsoever. The benefits and services will also be terminated if you are found by the HiP Call Centre (in its sole discretion) to be abusing its services.

12

General Exclusions include War and related risks, government regulations or acts of authorities, suicide, self-inflicted injury or illness, pregnancy, childbirth, physical or mental defect or infirmity, AIDS, AIDS-related complex or sexually transmitted diseases, influence of alcohol unless alcohol was not a factor contributing to the happening of the injury, vehicle used for racing, speed-testing, hire, road rallying or any other illegal business pursuit, accidents outside the Territorial Limits, driver who does not hold a valid driver's license, acts of terrorism.

13

Personal Accident coverage is only applicable for private registration car.

14

The descriptions of cover are a brief summary for quick and easy reference. The precise terms and conditions that apply are in the Policy Document.

15

The Honda Insurance Plus is arranged/underwritten by Honda's panel of licensed insurers.

16

Toll cost to be borne by customer.

17

Honda Malaysia Sdn. Bhd. reserves the right to amend any of the benefits and services related to HiP from time to time. This booklet is only for reference purposes. Please refer to the latest information in Honda website.

18

Refer to your insurance policy schedule for eligibility of the benefits.

# Honda Insurance Plus (HiP) benefits shall only be rendered to vehicle insured with HiP policy. HiP and its services provider shall not provide its services in respect of or under the following circumstances:

- 1 Services which are not organised by HiP or pre-approved by HiP and its service provider.
- 2 Cost of services which are claimable under Motor Insurance Policy (e.g. towing cost in the event of an accident).
- 3 Any cost of parts and cost of repairs at Honda Body & Paint or Service Centres that are not already covered under the HiP benefits, whether or not covered under the motor policy.
- 4 Modified vehicle against the law or participation in rally or racing or any illegal activities.
- 5 Service provision outside the territorial stated.
- 6 Failure of the Insured/driver and/or passengers of the vehicle to take reasonable precautions or to follow warning of any intended strike, riot or civil commotion via the mass media.
- 7 Any illegal or unlawful act by the Insured/driver and/or passengers of the vehicle for any unlawful or illegal purpose.
- 8 Any commercial vehicle.
- 9 When the car keys are not available or locked inside the vehicle.
- 10 When there is no mechanical part in the vehicle, such as no engine or transmission.

- 11 Towing of a vehicle for the purpose of disposing the vehicle.
- 12 Towing of a vehicle for the purpose of transferring the vehicle from one workshop to another.
- 13 Failure to display valid road tax on the vehicle.
- 14 Towing a stolen vehicle which has been discovered, abandoned or due to vandalism.
- 15 Vehicle that has been dismantled fully or partly in a workshop.
- 16 Towing a vehicle that is greater weight than for which it was designed as stated in manufacturer's specification.
- 17 Towing a vehicle whose registration number does not match with the number registered with HiP and its service provider.
- 18 If the vehicle suffers a mechanical breakdown and is immobilised on an unpaved road surface or on a road that is not a gazetted road of the Malaysian, Singapore and/or Thailand Road System.
- 19 If the vehicle requires the use of special equipment during the recovery.
- 20 War, civil war, suicide, childbirth, miscarriage, insanity (unless caused solely and directly by accidental means to the driver and/or passengers while driving, riding, alighting or boarding the vehicle), illness, under the influence of drugs, vehicle used for hire, racing, peace-making or illegal business pursuit and driver not holding a valid driving licence. Please refer to policy for full list of exclusions.