

PRESS RELEASE  
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## **GoInsuran Launches GoRideCare: Enhanced Comprehensive Motorcycle Protection for Malaysian Riders**

**KUALA LUMPUR, 5 April 2026** - Motorcycle riders in Malaysia can now enjoy enhanced peace of mind with GoRideCare, a comprehensive motorcycle protection plan brought to you by GoInsuran.com and underwritten by Tokio Marine Insurans (Malaysia) Berhad. Whether for commuting, family errands, or weekend leisure rides, GoRideCare ensures both riders and their motorcycles are covered against the unexpected. Backed by the digital convenience of GoInsuran and the trusted expertise of Tokio Marine, GoRideCare is built on the promise to "Ride with Confidence, because every journey deserves full protection."

According to a study by the Vehicle Theft and Accident Reduction Council (VTAREC), motorcyclists account for 70% of fatal road accidents, despite representing only 13% of total road accidents. Furthermore, the persistent threat of motorcycle theft continues to be a major concern for riders nationwide.

### **Addressing the Need for Comprehensive Protection**

While basic insurance fulfils minimum regulatory requirements, it frequently falls short of covering significant financial burdens resulting from major collisions, the rising rate of motorcycle theft, or natural disasters such as floods and landslides. GoRideCare was specifically developed to bridge this gap, offering a broader, more resilient safety net for riders facing these modern challenges.

Ng Hang Ming, Chief Executive Officer of Tokio Marine Insurans (Malaysia) Berhad, enthuses, "At Tokio Marine, we are committed to delivering insurance solutions that truly serve the needs of Malaysians. Our collaboration with GoInsuran for GoRideCare allows us to extend our trusted protection to even more motorcycle riders, ensuring they have the confidence to enjoy the road ahead with comprehensive coverage they can rely on."

Echoing these sentiments, Joshua Yong, Head of Tan Chong Insure (formerly Tan Chong Insurance Business Stream), stated, "GoRideCare reflects our shared vision with Tokio Marine to create a seamless, accessible, and value-packed insurance experience for riders. This partnership is about more than just a policy. It is about empowering riders to feel safe, supported, and confident every time they get on the road. It is the very definition of riding with confidence."

## Enhanced Benefits for Total Peace of Mind

GoRideCare goes beyond the standard comprehensive motorcycle plan. In addition to traditional coverages, such as Own Damage, Third-Party Bodily Injury, and Property Loss, the enhanced non-tariff policy introduces a suite of benefits prioritized around rider welfare:

- **Motor Personal Accident Coverage:** Comprehensive financial protection in the event of unforeseen tragedies, including a Bereavement Allowance of RM500 upon a valid claim of accidental death.
- **Medical and Hospitalisation Support:** A Daily Hospital Income of RM50 per day (up to RM3,000) and medical expense reimbursement up to RM200.
- **Emergency Roadside Assistance:** Reimbursement for ambulance fees up to RM200 and enhanced accidental towing cost coverage up to RM100.
- **Cost-Saving Waivers:** Zero excess for motorcycles up to 250cc (compulsory excess is waived) and zero betterment charges for motorcycles up to 10 years old.

By offering extra benefits, daily allowances, and reasonable claim reimbursements, GoRideCare is designed to ensure that motorcyclists can ride with true peace of mind.

## Seamless Digital Renewal via GoInsuran

As part of a commitment to accessibility and convenience, GoRideCare is available seamlessly through the GoInsuran platform. Motorcyclists can secure their comprehensive protection through a 100% secure, online process, completely eliminating the need for physical counter visits. The streamlined digital system allows for easy payments, with e-cover notes generated and sent instantly via email.

For more information or to upgrade to GoRideCare, motorcyclists can visit GoInsuran.com today. When renewing via the platform, users simply need to select "Tokio Marine" from the list of insurance panels in the "Select Insurer" section to access this enhanced protection.

## About TCCL Sdn Bhd

TCCL Sdn Bhd, a wholly-owned subsidiary of Tan Chong Motor Holdings Berhad ("TCMH"), is one of the largest corporate insurance agents in Malaysia. The company offers comprehensive range of general insurance products to individuals and businesses, operating under the brands Tan Chong Insure and GoInsuran.com.

Tan Chong Insure (“TCI”) is the business division of TCCL Sdn Bhd, a leading professional insurance consultancy-based company that provides insurance services in all classes of general insurance for individuals, families and corporations in Malaysia.

In 2020, GoInsuran.com was launched to introduce a new approach for road users to renew car insurance and road tax digitally. Besides a full range of motor, medical and home insurance products, GoInsuran.com ventured into providing insurance solutions through strategic partnerships with various B2B and B2B2C business partners.

### **About Tokio Marine Insurans (Malaysia) Berhad**

Tokio Marine Insurans (Malaysia) Berhad or TMIM is a subsidiary of Tokio Marine Asia Pte. Ltd. Singapore and its ultimate holding company is Tokio Marine Holdings Inc., in Japan. The Tokio Marine Group has had more than 140 years history in Japan being the oldest and one of the largest insurance group in Japan. The group is engaged in a wide variety of businesses ranging from non-life insurance to life insurance, international insurance, financial and other general business. The Group operates a worldwide network that spans 45 countries and regions to provide safety and security to customers.

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