

SOS VKA STANDARD OPERATING PROCEDURE for MyBHA

1.

How To Acknowledge & Confirm Acceptance of Membership

Standard Operating Procedure

- 1. WhatsApp Acceptance Screen**
- 2. Click-Wrap Agreement**
- 3. SOS VKA Traveller Lifestyle Program**
- 4. SOS VKA Hotel Employee Lifestyle
Program**

**Terms and Conditions are prepared by
Fastlane Emergency Resources Group Sdn. Bhd.
T/A SOS Fastlane**

1. WHATSAPP ACCEPTANCE SCREEN

SOS VKA LIFESTYLE PROGRAM MEMBERSHIP AGREEMENT

Welcome! By downloading SOS Response Emergency App, you agree to become a Member of the **SOS VKA Lifestyle Program**, provided by Fastlane Emergency Resources Group Sdn. Bhd.

Coverage Period: Begins immediately upon acceptance and ends at **12:00 p.m. on the expiry date stated.**

Your Benefits (Summary):

- Police assistance, government ambulance – **Free**
- Private ambulance – **Up to RM500/claim**
- Outpatient medical reimbursement – **Up to RM200/claim**
- Theft/loss of belongings – **Up to RM100/claim**
- Auto breakdown & towing – **Free/within limits**
- Accident towing – **Up to RM250/incident**

Important:

- Benefits are subject to **Terms, Conditions & Exclusions** (medical, vehicle, conduct, force majeure).
- This is **not insurance**; SOS provides emergency assistance coordination only.
- **No cancellation or refund** once activated.
- Disputes resolved by **arbitration in Kuala Lumpur** under the Arbitration Act 2005.
- Governed by **Malaysian law**, enforceable only in Malaysia.

For help:

03-7627 6505

WhatsApp **011 1094 0736**

2. CLICK-WRAP AGREEMENT (FOR APP OR QR PAGE)

Below is a standard **click-wrap format** used in digital subscription services. The member must **tick a checkbox** before activation.

SOS VKA LIFESTYLE PROGRAM – DIGITAL MEMBERSHIP AGREEMENT

By clicking “**Agree & Activate Membership**”, I confirm that:

1. Acceptance & Coverage

- I am registering as a Member of the **SOS VKA Lifestyle Program** provided by Fastlane Emergency Resources Group Sdn. Bhd.
- My coverage begins **immediately upon activation** and ends at **12:00 p.m. on the stated expiry date**.
- I understand this Agreement is **legally binding** under Malaysian law.

2. Scope of Assistance

I acknowledge and accept the emergency assistance services and limits including:

- Crime & medical emergencies (ambulance/private ambulance limits apply)
- Outpatient reimbursement and loss-of-belongings reimbursement
- Breakdown, towing, and accident assistance (with km and value limits)
- Free concierge, legal, and health advisory services

3. Exclusions

I understand that services **do not apply** to:

- Pre-existing illnesses, chronic conditions, disabilities
- Alcohol/drug-related incidents (unless victim of crime)
- Vehicles older than 15 years, unroadworthy, uninsured, commercial-use
- Civil disputes, unlawful activities, extreme sports
- Force majeure (war, terrorism, disasters)

4. Nature of Service

I acknowledge that the Program provides **assistance coordination only** and **is not insurance**. No indemnity is payable beyond stated limits.

5. Fees, Cancellation & Refunds

- Membership fees are **non-refundable** once activated.
- No cancellation, refund, or pro-rated refund is permitted.

6. Liability

Fastlane is not responsible for third-party actions or delays due to safety, weather, traffic, or operational limits.

7. Dispute Resolution

Any dispute shall be resolved by **arbitration in Kuala Lumpur**, conducted under the **Arbitration Act 2005**.

The arbitral decision is **final and binding**.

8. Contact

For assistance: 03-7627 6505

WhatsApp 011 1094 0736

Checkbox + Button

☐ I have read and agree to the SOS VKA Lifestyle Program Membership Agreement.

3. SOS VKA TRAVELLER LIFESTYLE PROGRAM

4. SOS VKA HOTEL EMPLOYEE LIFESTYLE PROGRAM

MEMBERSHIP AGREEMENT

This Membership Agreement ("**Agreement**") is made between:

FASTLANE EMERGENCY RESOURCES GROUP SDN. BHD.
(Company No.: [●])
("**Fastlane**"),

AND

The individual applicant who has successfully downloaded the **SOS mobile application**, completed registration, and accepted the terms herein ("**Member**").

1. ACCEPTANCE & COMMENCEMENT OF COVER

1.1 Fastlane hereby accepts the Member as a registered member of the SOS Lifestyle Program upon successful download, registration, and acceptance via the SOS mobile application.

1.2 Coverage shall commence immediately upon acceptance and shall remain valid until 12:00 p.m. (noon) on the expiry date as disclosed to the Member at the time of enrolment, unless terminated earlier in accordance with this Agreement.

1.3 This Agreement, once delivered electronically (including via WhatsApp) and accepted by the Member, shall constitute a legally binding contract between the parties.

2. SCOPE OF SERVICES & BENEFITS

Fastlane shall provide the Member with **emergency assistance coordination services**, subject to benefit limits and exclusions, including:

2.1 Personal Crime Assistance

- Police coordination with nearest IPD
- Public ambulance to government hospital — *Free*

- Private ambulance to private hospital — *Up to RM500 per claim*
- Outpatient medical expenses reimbursement — *Up to RM200 per claim*
- Loss of personal belongings reimbursement — *Up to RM100 per claim*
- Notification of next-of-kin — *Free*

2.2 Personal Accident & Sudden Sickness Assistance

- Public ambulance — *Free*
- Private ambulance — *Up to RM500 per claim*

2.3 Auto Breakdown & Accident Assistance

(For vehicles **not more than 15 years** from first registration)

- Roadside assistance — *Up to 2 hours*
- Battery replacement (motorcar only) — *Labour free; Member pays battery cost*
- Breakdown towing — *Up to 100km round trip*
- Accident towing — *Up to RM250 per incident*

Benefits are subject to per-claim limits, number of claims (where applicable), operational availability, and safety considerations.

3. MEMBER'S OBLIGATIONS

The Member agrees to:

- 3.1 Provide true, accurate, and complete information during registration including the registration number, make, model and age of vehicle.
- 3.2 Use SOS services only in genuine emergency situations.
- 3.3 Comply with all eligibility requirements, Terms & Conditions, and exclusions.
- 3.4 Bear all costs exceeding stated limits or for optional chargeable services.
- 3.5 Comply with all applicable laws of Malaysia.

4. EXCLUSIONS

Services shall **not apply** to incidents arising from, inter alia:

- Pre-existing medical conditions, chronic illnesses, disabilities, or conditions under prior treatment
- Mental health or psychiatric conditions
- Self-inflicted injury or attempted suicide
- Alcohol or drug abuse (except where Member is a victim of crime)
- Pregnancy-related conditions unless life-threatening
- Vehicles exceeding 15 years, unroadworthy or uninsured
- Commercial, ride-hailing, racing, or illegal activities
- Civil, commercial, or employment disputes
- Force majeure events including war, terrorism, natural disasters, pandemics, or government restrictions

5. NATURE OF SERVICES

5.1 The SOS Program provides emergency assistance coordination and facilitation only.

5.2 This Agreement does not constitute an insurance policy, and no indemnity is provided.

5.3 SOS services complement but do not replace NG MERS 999, insurance, or statutory benefits (including PERKESO).

6. FEES, CANCELLATION & REFUNDS

6.1 Membership fees are **non-refundable** once coverage has commenced.

6.2 No cancellation, partial refund, or prorated refund shall be allowed for any reason, including non-usage.

7. LIMITATION OF LIABILITY

7.1 Fastlane shall not be liable for:

- Acts or omissions of third-party service providers
- Delays due to traffic, weather, safety or operational constraints
- Losses beyond the stated benefit limits

7.2 Fastlane's total liability, if any, shall be **strictly limited to the provision of assistance services** as described herein.

8. TERMINATION

Fastlane reserves the right to **suspend or terminate** the Member's access without refund if:

- The Member misuses or abuses the service
- False declarations are made
- Fraud or unlawful activity is suspected

9. DISPUTE RESOLUTION & ARBITRATION

9.1 Any dispute arising from this Agreement shall first be resolved through **amicable negotiation**.

9.2 Failing such resolution, the dispute shall be **referred to arbitration in Kuala Lumpur**, conducted in accordance with the **Arbitration Act 2005 (Malaysia)** by a single arbitrator.

9.3 The arbitral award shall be **final and binding** on both parties.

10. GOVERNING LAW & JURISDICTION

This Agreement shall be **governed by and construed in accordance with the laws of Malaysia**, and shall be legally enforceable **only in the courts of Malaysia**, subject to Clause 9 on arbitration.

11. COMMUNICATION & CUSTOMER SUPPORT

For enquiries, assistance or clarifications, the Member may contact:

SOS Customer Relationship Officer

Tel: **03-7627 6505**

WhatsApp: **011 1094 0736**

12. ACCEPTANCE

By downloading the SOS application and confirming acceptance, the Member acknowledges having read, understood, and agreed to be bound by this Agreement.

