

EV 365 CARE ENDORSEMENT (NON-TARIFF)

In consideration of the additional premium paid by **You** to **Us** for this **Endorsement**, the following benefits will be attached in addition to **Your** base motor insurance policy subject to terms and conditions as mentioned below.

TABLE OF BENEFITS

No	Benefits	Sum Insured	
		BEV 365 Care	PHEV 365 Care
Endorsement Codes		MBEV001	MPHEV001
1	24 Hours Towing Assistance: Out of Charge	Unlimited – to the nearest working charging point, or Your home or Your Authorised Driver's home, whichever is the nearest	Not Applicable
2	Loss or Damage to Home Wall Charger - limited to one (1) occurrence during Period of Insurance	Up to RM12,000	
3	Personal Liability due to Home Wall Charger	Up to RM50,000	
4	Compassionate Cover for Home Damage due to Home Wall Charger - limited to one (1) occurrence during Period of Insurance	Up to RM5,000	
5	Compassionate Cover While Using Public Charging Station - limited to one (1) occurrence during Period of Insurance	Up to RM5,000	
6	Loss or Damage to Portable Electric Charger - limited to one (1) occurrence during Period of Insurance	Up to RM2,000	

DEFINITIONS

- Damage** refers to unintentional harm to property, resulting in **Loss** of value or the impairment of its usefulness.
- Loss** refers to any unrecoverable, unanticipated and non-recurring removal of, or decrease in **Your** property or belonging sustained by **You**.
- Battery-powered Electric Vehicle (BEV)** refers to an electric vehicle that runs solely on electricity stored in a rechargeable battery pack, with no internal combustion engine.
- Plug-in Hybrid Electric Vehicle (PHEV)** refers to a hybrid vehicle that combines an internal combustion engine with a rechargeable battery pack.
- Home Wall Charger** refers to the charging equipment manufactured and supplied by **Your BEV** or **PHEV's** manufacturer or authorised installer that supplies electrical power for charging plug-in electric vehicles, which **You** had installed within the residence address as specified in the **Schedule** under the Insured's legitimate control as owner, licensee or tenant.
- Portable Electric Charger** refers to portable charging equipment manufactured and supplied by **Your BEV** or **PHEV's** manufacturer or authorised supplier that supplies electrical power for charging plug-in electric vehicles.

BENEFITS

24 Hours Towing Assistance: Out of Charge – *Applicable to Battery-powered Electric Vehicle (BEV) only*

In the event **Your BEV** runs out of charge and cannot be driven during the **Period of Insurance**, **You** or **Your Authorised Driver** may call the 24-hour toll free number 1300 88 5005 for assistance. **We** or service provider assigned by **Us** will tow **Your BEV** to the nearest working charging point or **Your** home or **Your Authorised Driver's** home, whichever is the nearest.

These services will only be rendered for **Your BEV** covered under this **Policy** as specified in the Table of Benefits.

Exclusions

We or service provider assigned by **Us** shall not be liable and required to provide service under any of the following circumstances:

1. Service outside Malaysia and in islands within Malaysia (except Penang and Langkawi);
2. Cost of repair or replacement of parts and components in the workshop or service center;
3. Petrol, toll charges, accommodation and telephone charges unless specifically mentioned;
4. Any incurred summons and/or compound from any authorities and parking fees (if any);
5. Towing of **Your BEV** while it is already at a garage or other place of repair;
6. Towing due to natural catastrophic events or Act of God such as earthquake, flood, typhoon and windstorm. Towing services should be made available once the event eases where the service provider assigned by **Us** is able to dispatch assistance to the location of **Your BEV**;
7. **Your BEV** being involved or connected to any form of motor sports (including driving on a racetrack or competing in organized road or off-road rallies);
8. Incidents caused by strike, riot or civil commotion which **You** or **Your Authorised Driver** participates deliberately;
9. Any illegal or unlawful act by **You** or **Your Authorised Driver** or the use of **Your BEV** for any unlawful or illegal purposes;
10. Towing of any commercial vehicles such as but not limited to lorries, trucks, wagons, taxis etc. **We** reserve the right to refuse towing such vehicles;
11. When **Your BEV** is in any remote area or non-gazetted road e.g. estate, plantation, jungle, basement, roof top parking area and on an unpaved road surface;
12. If **Your BEV** requires the use of special equipment and/or specialized techniques during the recovery or towing process such as use of crane, boom, winch etc;
13. **Damage to Your BEV** as a result of the battery running out of charge;
14. Charging costs at the working charging point **Your BEV** is taken to;
15. Towing due to accident and/or breakdown, other than **Your BEV** being out of charge;
16. Any towing request due to vehicle manufacturer's recall unless there is an incident covered by **Your** policy; or
17. Any consequential costs incurred during the recovery or towing process.

Subject otherwise to the terms and conditions of this **Policy**.

Loss or Damage to Home Wall Charger

We will reimburse the actual expenses incurred up to the limit stipulated in the Table of Benefits to repair or replace the **Home Wall Charger** that has been installed for **Your BEV** or **PHEV** in **Your** own residence address as specified in the **Schedule** due to Accidental **Damage**, Fire, Theft (must be due to violent and forcible entry), Lightning, Explosion, Hurricane, Cyclone, Typhoon, Windstorm, Earthquake, Flood, Aircraft and aerial devices or articles dropped therefrom, Impact **Damage** by road vehicles, Bursting or overflowing of water tanks, apparatus or pipes during **Period of Insurance**, subject to the following conditions:

1. A copy of police report that is lodged within twenty-four (24) hours of the occurrence of the **Incident**;
2. Original repair invoice(s) / receipt(s) for the expense(s) incurred; and
3. Any other additional document(s) as **We** may require must be submitted to **Us**.

Exclusions

This benefit does not provide coverage under any of the following circumstances:

1. Any **Damage** or malfunction directly or indirectly caused by, due to, or resulting from, normal wear or deterioration, abuse, misuse, negligence, lack of or improper use, maintenance, storage or transport;
2. **Damage/repair** covered under manufacturer warranty;
3. Failure to follow the instructions and warnings published in the documentation supplied with **Your** manufacturer connector or adapter;
4. External factors, including but not limited to, objects striking the **Home Wall Charger** connector or adapter, faulty or damaged electrical wiring, junction boxes, circuit breakers, receptacles or power outlets;
5. General appearance or **Damage** to paint, including chips, scratches, dents and cracks;
6. Any **Damage** or **Loss** arising out of the defect covered by the manufacturer under this **Home Wall Charger**;
7. Any repair, alteration or modification to the **Home Wall Charger** connector or adapter or any part, or the installation or use of any parts or accessories, made by a person or facility not authorised or certified to do so;
8. Lack of or improper repair including use of non-genuine of the manufacturer accessories or parts;
9. Use for commercial purposes;
10. Any claims, direct or consequential, arising out of or resulting from the design, supply or manufacture of the **Home Wall Charger**, which caused and/or contributed to the **Damage**;
11. Mysterious disappearance of the **Home Wall Charger** without any sign of violent and forcible entry;
12. Any claims that are payable and/or covered under any other specific **Policy**;
13. Any liability arising out of **Loss** or **Damage** to third party property and bodily injury caused by **Home Wall Charger**; or
14. **Loss** or **Damage** caused by, or due to, or resulting from, internal mechanical or failure of the **Home Wall Charger** itself.

The cover is limited to one (1) occurrence in each **Period of Insurance** and reinstatement of this cover is not allowed.

Any claim under this benefit shall not affect **Your** NCD entitlement and no **Excess** will apply.

This benefit shall cease immediately upon settlement of the claim.

Personal Liability due to Home Wall Charger

If any death, bodily injury or property **Damage** is caused by or results from **Your** and/or **Your Authorised Driver's** direct use of **Home Wall Charger** which has been installed in **Your** residence address as specified in the **Schedule** to charge **Your BEV** or **PHEV** at the time of the **Incident**, **We** shall indemnify **You** and/or **Your Authorised Driver** up to the limit stipulated in the Table of Benefits, should **You** and/or **Your Authorised Driver** become legally liable to pay to any third party for:

1. death or bodily injury to a third party; and/or
2. **Damage** to third party property,

Subject to the following conditions:

1. A copy of police report that is lodged within twenty-four (24) hours of the occurrence of the **Incident**.
2. **Our** limit of liability for the compensation payable to any claimant or any number of claimants in respect of or arising out of any one (1) **Incident** including all costs and expenses shall be in the aggregate during the **Period of Insurance**.
3. Any claims paid shall reduce the amount by the amount paid out for the remaining **Period of Insurance**.
4. This benefit shall cease immediately upon payment of the full amount.

Exclusions

We shall not be liable under the following circumstances:

1. Death, injury or **Damage** due to alteration, modification or improper repair to the **Home Wall Charger** or its connector or adapter or any part thereof, or the installation or use of any parts or accessories that are not genuine by a person or facility not authorised or certified to do so;
2. Death, injury or **Damage** which **You** and/or **Your Authorised Driver** caused intentionally;
3. Death, injury or **Damage** due to abuse, misuse, negligence, lack of or improper use of the **Home Wall Charger**;
4. Failure to follow the manufacturer's instructions, maintenance requirements or warnings published in the documentation supplied with the **Home Wall Charger**;
5. **Damage** to property which belongs to, is in the care of, under the control of, or in possession of any member of **Your** and/or **Your Authorised Driver's** household;
6. Death or bodily injury to any member of **Your** and/or **Your Authorised Driver's** household;
7. Any liability arising from the use of **Your Home Wall Charger** including any ancillary equipment such as cables and plugs, when the same is not connected to **Your BEV** or **PHEV** for charging when the said liability arises;
8. Liability directly or indirectly occasioned by or through, or in consequence of pollution or contamination;
9. **Loss** of or **Damage** to data or software;
10. Liability directly or indirectly occasioned by or through or in consequence of:
 - (a) war, invasion, act of foreign enemy, hostilities or warlike operations;
 - (b) any act of terrorism;
 - (c) confiscation, nationalisation, requisition or destruction of or **Damage** to property by or under the order of any Government or public or local authorities;
 - (d) any organised or uncontrolled opportunistic act of violence (such as looting, vandalism, destruction, pillage, theft etc.) occasioned by the overall situation and carried out by civilians, officials or soldiers; or
11. Where the **Home Wall Charger** is used for commercial purposes.

Any claim under this benefit shall not affect **Your** NCD entitlement and no **Excess** will apply.

Compassionate Cover for Home Damage due to Home Wall Charger

We will reimburse **You** for the repair and/or replacement costs due to the **Damage** and/or **Loss** to property which belongs to, is in the care of, under the control of, or in possession of any member of **Your** household (including **You**) up to the limit stipulated in the Table of Benefits, solely due to or resulting from the direct use of **Home Wall Charger** which has been installed in **Your** residence address as specified in the **Schedule** to charge **Your** **BEV** or **PHEV**.

Condition

A copy of police report must be lodged within twenty-four (24) hours of the occurrence of the **Incident**.

Exclusions

We shall not be liable under the following circumstances:

1. **Damage** and/or **Loss** which is not directly due to or resulting from **Home Wall Charger**;
2. Death, injury or **Damage** due to alteration, modification or improper repair to the **Home Wall Charger** or its connector or adapter or any part thereof, or the installation or use of any parts or accessories that are not genuine by a person or facility not authorised or certified to do so;
3. Death, injury or **Damage** which **You** caused intentionally;
4. Failure to follow the manufacturer's instructions, maintenance requirements or warnings published in the documentation supplied with the **Home Wall Charger**;
5. Death or bodily injury to any person;
6. Any liability arising from the use of **Your Home Wall Charger** including any ancillary equipment such as cables and plugs, when the same is not connected to **Your BEV** or **PHEV** for charging when the said liability arises;
7. **Damage** and/or **Loss** directly or indirectly occasioned by or through, or in consequence of pollution or contamination;
8. **Loss** of or **Damage** to data or software;
9. **Damage** and/or **Loss** directly or indirectly occasioned by or through or in consequence of:
 - (a) war, invasion, act of foreign enemy, hostilities or warlike operations;
 - (b) any act of terrorism;
 - (c) confiscation, nationalisation, requisition or destruction of or **Damage** to property by or under the order of any Government or public or local authorities;
 - (d) any organised or uncontrolled opportunistic act of violence (such as looting, vandalism, destruction, pillage, theft etc.) occasioned by the overall situation and carried out by civilians, officials or soldiers; or
10. Where the **Home Wall Charger** is used for commercial purposes.

The cover is limited to one (1) occurrence in each **Period of Insurance** and reinstatement of this cover is not allowed.

Any claim under this benefit shall not affect **Your** NCD entitlement and no **Excess** will apply.

This benefit shall cease immediately upon settlement of the claim.

Compassionate Cover While Using Public Charging Station

We will reimburse **You** or **Your Authorised Driver** for the repair costs and/or medical expenses incurred up to the limit stipulated in the Table of Benefits, due to or resulting from the direct use of a public electric vehicle charging station:

1. **Your BEV or PHEV is Damaged;** and/or
2. **You or Your Authorised Driver** suffers bodily injury

Subject to the following conditions:

1. A copy of the police report on the **Incident, Damage** and/or bodily injury;
2. Original repair invoice(s) / receipt(s) for the expense(s) incurred including medical bills, photographs of **Your BEV or PHEV** before and after the repair works; and
3. Any additional document(s) as **We** may require are submitted to **Us**.

Exclusions

This benefit does not provide coverage under any of the following circumstances:

1. The use of a public electric vehicle charging station that has not been approved by local authorities;
2. Any **Damage** to third party property and/or death or bodily injury to third parties arising from **You** or **Your Authorised Driver's** use of the public electric vehicle charging station;
3. **Damage** or bodily injury caused intentionally or arising from negligence in relation to the use of the public electric vehicle charging station by **You** or **Your Authorised Driver** or any person acting on **You** or **Your Authorised Driver's** behalf; or
4. Failure to follow the charging manual or the electric vehicle manufacturer's instructions for charging, or use of the public electric vehicle charging station contrary to its normal or typical operation.

The cover is limited to one (1) occurrence in each **Period of Insurance** and reinstatement of this cover is not allowed.

Any claim under this benefit shall not affect **Your** NCD entitlement and no **Excess** will apply.

This benefit shall cease immediately upon settlement of the claim.

Loss or Damage to Portable Electric Charger

We will reimburse the actual expenses incurred to repair or replace the **Portable Electric Charger** of **Your BEV** or **PHEV** up to the limit stipulated in the Table of Benefits due to Accidental **Damage**, Fire, Lightning and Theft (must be due to violent and forcible entry) involving **Your Car** during the **Period of Insurance**, subject to the following conditions:

1. A copy of police report that is lodged within twenty-four (24) hours of the occurrence of the **Incident**; and
2. Original repair invoice(s) / receipt(s) for the expense(s) incurred.

You are required to contact **Your Car's** manufacturer's authorised suppliers for any repair of the **Portable Electric Charger**.

Exclusions

This benefit does not provide coverage under any of the following circumstances:

1. Any **Damage** or malfunction directly or indirectly caused by, due to, or resulting from, normal wear or deterioration, abuse, misuse, negligence, lack of or improper use, maintenance, storage or transport;
2. Any **Damage** or malfunction directly or indirectly caused by, due to, or resulting from explosion, hurricane, cyclone, typhoon, windstorm, earthquake, flood, aircraft and aerial devices or articles dropped therefrom, impact **Damage** by road vehicles, bursting or overflowing of water tanks, apparatus or pipes;
3. Any **Loss** whenever **Portable Electric Charger** is left unattended or failure to take reasonable precaution to keep **Your Portable Electric Charger** secured;
4. **Damage**/repair covered under manufacturer warranty;
5. Failure to follow the instructions and warnings published in the documentation supplied with **Your** manufacturer connector or adapter;
6. External factors, including but not limited to, objects striking the **Portable Electric Charger** connector or adapter, faulty or **Damaged** electrical wiring, junction boxes, circuit breakers, receptacles or power outlets;
7. General appearance or **Damage** to paint, including chips, scratches, dents and cracks;
8. Any **Damage** or **Loss** arising out of the failure to contact the manufacturer upon discovery of a defect covered under this **Portable Electric Charger**;
9. Any repair, alteration or modification to the **Portable Electric Charger** connector or adapter or any part, or the installation or use of any parts or accessories, made by a person or facility not authorised or certified to do so;
10. Lack of or improper repair including use of non-genuine of the manufacturer accessories or parts;
11. Use for commercial purposes;
12. Any claims, direct or consequential, arising out of or resulting from the design, supply or manufacture of the **Portable Electric Charger**, which caused and/or contributed to the **Damage**;
13. Mysterious disappearance of the **Portable Electric Charger** without any sign of violent and forcible entry on **Your Car**;
14. Any claims that are payable and/or covered under any other specific **Policy**;
15. Any liability arising out of **Loss** or **Damage** to third party property and bodily injury caused by **Portable Electric Charger**; or
16. **Loss** or **Damage** caused by, or due to, or resulting from, internal mechanical or failure of the **Portable Electric Charger** itself.

The cover is limited to one (1) occurrence in each **Period of Insurance** and reinstatement of this cover is not allowed.

Any claim under this benefit shall not affect **Your** NCD entitlement and no **Excess** will apply.

This benefit shall cease immediately upon settlement of the claim.