

PRIVATE CAR COMPREHENSIVE WARRANTY AND BREAKDOWN TOWING ASSISTANCE INFORMATION SHEET

As part of your Private Car Comprehensive Policy with Liberty General Insurance Berhad ("Us" or "We"), we are also offering you the complimentary services listed below:

1. Three (3) years' warranty for workmanship on repairs by our approved panel repairer
2. Vehicle breakdown assistance and towing service (within Malaysia only)

Item 1: Three (3) Years' Warranty for Workmanship on Repairs by Our Approved Panel Repairer

If we authorise and pay for your car to be repaired at a motor repair workshop that is appointed by us as an approved panel repairer for the submission of a claim, then we will provide a three (3) years' warranty for workmanship on repairs from the date of completion of the repair.

However, we will not cover:

- repairs you authorised yourself;
- repairs that have been made by any other non-panel repairer that we have given you special permission to use for the submission of a claim;
- repairs you arranged after we pay you the reasonable cost to repair your car, that is after we have cash settled your claim;
- loss or damage to or failure of any electrical or mechanical appliance or machine, unless it is due to the workmanship on repairs which will be confirmed by the adjuster;
- warranty on parts replaced or used in the repairs to your car;
- deterioration or wear and tear caused:
 - through passage of time;
 - by use of your car;
 - by exposing your car to the elements like rain or sun.

Workmanship refers to the skill and knowledge with which the damage was repaired and reflects the quality and reliability of the repair. The cost of parts is excluded.

Item 2: Vehicle Breakdown Assistance and Towing Service (Within Malaysia Only)

We will provide minor roadside service assistance including but not limited to jump start battery, battery purchase and installation assistance and/or fuel refill in the event of breakdown of your car, which is immobilised due to punctured tyre(s), flat battery, run-out of fuel, mechanical and/or electrical failure, that requires minor roadside repair and assistance services. In the event of breakdown, you and/or your authorised driver must call the 24-hour toll free number 1 800 88 5005 to request for the necessary assistance. Upon receiving the call, our assigned service provider shall arrange a mechanic to the site where your car has broken down or encountered minor breakdown to provide minor roadside assistance services.

The costs of spare parts, locksmith, batteries or petrol required during the performance of minor roadside repair carried out at breakdown site or assigned service provider's workshop is to be negotiated and agreed upon between you and/or your authorised driver and the service provider. These costs will be your and/or your authorised driver's responsibility.

In the case where a minor roadside repair and assistance is not suitable to mobilise your car, we will arrange towing to the nearest service provider or to your and/or your authorised driver's specified destination and agreed by us up to 50km (West Malaysia) / 30km (East Malaysia) per round trip. Any incurred summons and/or compound from any authorities (if any) are not covered.

This benefit does not cover:

- for the purpose of disposing off or towing your car from one repairer to another;
- any additional costs borne by you or your authorised driver based on the prevailing market rates for towing trip that exceeds the mileage limit as stated above;
- service outside the territorial limits stated;
- cost of repair or replacement of parts and components in the workshop or service center;
- petrol, toll charges, parking fees, accommodation and telephone charges unless specifically mentioned;
- towing of your car after it has been sent for a spray job;
- towing or breakdown assistance due to natural catastrophic events or act of god such as earthquake, flood and windstorm. Breakdown services should be made available once the event eases where our assigned service provider is able to dispatch assistance to the location of your car;
- your car being involved or connected to any form of motor sports (including driving on a racetrack or competing in organised road or off-road rallies);
- incidents caused by strike, riot or civil commotion which you or your authorised driver participates deliberately;
- any illegal or unlawful act by you or your authorised driver or the use of your car for any unlawful or illegal purposes;
- towing or repair of any commercial vehicles such as but not limited to lorries, trucks, wagons, taxis etc. We reserve the right to refuse assisting and towing such vehicles;
- when your car 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;
- when your car can still be driven and does not pose any risk to drive in terms of regulation;
- when you or your authorised driver requests to have second towing for one same incident;
- if your car requires the use of special equipment and/or specialised techniques during the recovery or towing process such as use of crane, boom, winch etc;
- any towing request due to vehicle manufacturer's recall unless there is an incident covered by your policy;
- any consequential costs incurred during the recovery or towing process.

Round trip is defined as a trip by the tow truck from its starting location to the scene of the incident, then towing your car to an approved repairer requested by you or your authorised driver or to a safe place of storage, then the tow truck's return trip to its starting location.