

PRIVATE CAR 365 PLAN 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. Please refer to the **Schedule** for the plan purchased under this **Endorsement**.

TABLE OF BENEFITS

No	Benefits	Private Car 365 Plan				
		Plan 1	Plan 2	Plan 3	Plan 4	Plan Ezy
Endorsement Codes		MPCCO001	MPCCO002	MPCCO003	MPCCO004	MPCCO005
1	Accidental Death	Insured / Authorised Driver(s) / Passenger(s)				Insured / Authorised Driver(s)
		RM15,000	RM30,000	RM75,000	RM120,000	RM10,000
2	Permanent Disablement	Insured / Authorised Driver(s) / Passenger(s)				Insured / Authorised Driver(s)
	a) Loss of both hands or both feet or sight of both eyes	RM15,000	RM30,000	RM75,000	RM120,000	RM10,000
	b) Loss of one hand and one foot					
	c) Loss of either hand or foot and sight of one eye					
	d) Total paralysis (from the neck down)					
	e) Permanent quadriplegia (loss or permanent total loss of use of four limbs)	RM7,500	RM15,000	RM37,500	RM60,000	RM5,000
	f) Loss of four fingers and thumb in one hand					
	g) Loss of either hand or foot					
	h) Loss of hearing of both ears					
	i) Loss of speech					
	j) Loss of sight of one eye					
	k) Loss of all toes of one foot					
3	Double Indemnity During National Public Holiday in Malaysia	Insured / Authorised Driver(s) / Passenger(s)				Not Applicable
		RM30,000	RM60,000	RM150,000	RM240,000	
4	Medical Expenses, Corrective Dental and/or Cosmetic Surgery & Ambulance Fees	Insured / Authorised Driver(s) / Passenger(s)				Insured / Authorised Driver(s)
	a) Medical Expenses due to accident	RM1,500	RM2,000	RM3,000	RM4,000	RM1,500
	b) Corrective Dental and/or Cosmetic Surgery	Combined Limit	Combined Limit	Combined Limit	Combined Limit	Not Applicable
	c) Ambulance Fees					
5	Hospital Income (per day, up to 60 days)	Insured / Authorised Driver(s) / Passenger(s)				Not Applicable
		RM30	RM50	RM75	RM100	
6	Bereavement Allowance	Insured / Authorised Driver(s) / Passenger(s)				Insured / Authorised Driver(s)
		RM750				RM500
7	Flood Relief Allowance	RM1,500				Not Applicable
8	Compassionate Allowance for Total Loss of Vehicle (CALV) / Theft	RM6,000	RM8,000	RM12,000	RM18,000	
9	Vehicle Breakdown Assistance and Towing Service (within Malaysia only)	Up to 600km per roundtrip	Unlimited			Up to 150km per roundtrip
10	Vehicle Accident Towing Service (within Malaysia only)	Not Applicable	Unlimited			Not Applicable
11	International Towing Assistance	Up to 60km from Malaysian border				Up to 100km from Malaysian border
12	Taxi and Car Rental Expenses – limited to 3 events during the Period of Insurance	Not Applicable	Taxi – RM60 per trip			Taxi – RM60 per trip
			Car Rental – RM150 per day, up to RM400 per event			Not Applicable
13	Hotel Accommodation Expenses for Vehicle Breakdown in Malaysia (per day) – limited to 3 events during the Period of Insurance	Not Applicable	RM150 per day, up to RM400 per event			Not Applicable
14	Hotel Accommodation Expenses for Vehicle Breakdown in The Republic of Singapore (per day) – limited to 3 events during the Period of Insurance	Not Applicable	RM150 per day, up to RM300 per event			Not Applicable
15	Compassionate Cover for Smash and Grab	Insured / Authorised Driver(s) / Passenger(s)				Insured / Authorised Driver(s)
		Damage to Window – RM1,000 Loss of Personal Effect/Cash – RM500				Damage to Window and/or Loss of Personal Effect/Cash – RM500 Combined Limit

Liberty General Insurance Berhad 197801007153(44191-P)

Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3, Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur.

P.O. Box 11228, GPO Kuala Lumpur, 50740 Kuala Lumpur.

Tel: 1 300 88 8990 **Email:** customer@libertyinsurance.com.my

Web: www.libertyinsurance.com.my

(Service Tax Registration No.: B16-1808-31015443)

No	Benefits	Private Car 365 Plan				
		Plan 1	Plan 2	Plan 3	Plan 4	Plan Ezy
Endorsement Codes		MPCCO001	MPCCO002	MPCCO003	MPCCO004	MPCCO005
16	Key Care Cover – limited to 1 event during the Period of Insurance	Not Applicable				RM500
17	Outstanding Credit Card Balance (due to Accidental Death or Permanent Disablement)	Insured only				Not Applicable
18	Car Replacement Expenses (per day) - limited to 1 event during the Period of Insurance	RM300	RM500	RM1,000	RM1,500	Not Applicable
19	Car Loan Protection (due to Accidental Death or Permanent Disablement)	RM150 (Up to RM450)	RM150 (Up to RM600)	RM150 (Up to RM750)	RM150 (Up to RM900)	Not Applicable
20	Referral Assistance Program	Insured only RM5,000				Not Applicable
		Not Applicable	Included			Included for Benefit 13 arrangement

DEFINITIONS

- Hospital** means any institution recognised by the Ministry of Health or any equivalent authority and lawfully operated for the care and treatment of injured persons with organised facility for diagnosis and surgery, having twenty-four (24) hours per day nursing services by registered and graduate nurses and medical supervision, but not including any institution used primarily and wholly as a nursing home, mental institution, or a place for the care or treatment of alcoholics or drug addicts or home for the aged.
- Medical Practitioner** means a physician qualified with a degree in Western Medicine who is legally licensed and duly qualified to practise medicine and surgery, but excluding a physician who is the Insured himself, or the spouse or lineal relative of the Insured.
- 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.

BENEFITS

1. ACCIDENTAL DEATH

We will pay the benefits according to the plan selected as per **Schedule** for bodily injury resulting in loss of life of **You** and/or **Your Authorised Driver(s)** and/or passenger(s) due to an accident while driving or riding, boarding or alighting from **Your Car** within twelve (12) calendar months from the date of accident.

This benefit is extended to cover **You** for twenty-four (24) hours a day worldwide irrespective of whether **You** are in **Your Car** or not. If **Your Car** is registered under association/corporation/company, **You** as the Insured may nominate a person to be covered under this extended coverage/benefit.

2. PERMANENT DISABLEMENT

We will pay the benefits according to the plan selected as per **Schedule** for permanent disablement as a result of bodily injury to **You** and/or **Your Authorised Driver(s)** and/or passenger(s) due to an accident while driving or riding, boarding or alighting from **Your Car** within twelve (12) calendar months from the date of accident.

Table of Compensation

Description of Disablement Compensation	Compensation (Percentage (%) of Principal Sum Insured)
Loss of both hands or both feet or sight of both eyes	100
Loss of one hand and one foot	
Loss of either hand or foot and sight of one eye	
Total paralysis (from the neck down)	
Permanent quadriplegia (loss or permanent total loss of use of four limbs)	
Loss of four fingers and thumb in one hand	50
Loss of either hand or foot	
Loss of hearing of both ears	
Loss of speech	
Loss of sight of one eye	
Loss of all toes of one foot	

Permanent total loss of use of a part of a body shall be treated as a loss of the part of the body.

The aggregate of all percentages payable under permanent disablement benefit in respect of any one accident shall not exceed 100% of the principal sum insured according to the plan selected as per **Schedule** for any one person.

In the event of a permanent disablement claim which subsequently resulting in death of **You** and/or **Your Authorised Driver(s)** and/or passenger(s) in respect of the same accident, the total amount payable shall not exceed the principal sum for accidental death.

This benefit is extended to cover **You** for twenty-four (24) hours a day worldwide irrespective of whether **You** are in **Your Car** or not. If **Your Car** is registered under association/corporation/company, **You** as the Insured may nominate a person to be covered under this extended coverage/benefit.

3. DOUBLE INDEMNITY DURING NATIONAL PUBLIC HOLIDAY IN MALAYSIA

We will pay double the sum insured on accidental death or permanent disablement if **You** and/or **Your Authorised Driver** and/or passenger(s) suffer either death or permanent quadriplegia or permanent total paralysis from the neck down in an accident involving **Your Car** and such accident occurs during a national public holiday in Malaysia.

4. MEDICAL EXPENSES, CORRECTIVE DENTAL AND/OR COSMETIC SURGERY AND/OR AMBULANCE FEES

a) MEDICAL EXPENSES

We will pay the actual expenses incurred up to the limit according to the plan selected as per **Schedule** within fifty-two (52) weeks from the date of accident for treatment, hospital charges and nursing fees in cases where **You** and/or **Your Authorised Driver** and/or passenger(s) shall require treatment by a **Medical Practitioner**, confinement in a **Hospital** or the employment of a licensed or graduate nurse due to accidental bodily injury while driving or riding, boarding or alighting from **Your Car**.

b) CORRECTIVE DENTAL AND/OR COSMETIC SURGERY

We will pay the actual expenses incurred up to the limit according to the plan selected as per **Schedule** for corrective dental and/or cosmetic surgery recommended and performed by a licensed Orthodontist or Cosmetic Surgeon for **You** and/or **Your Authorised Driver** and/or passenger(s) after an accidental bodily injury while driving or riding, boarding or alighting from **Your Car**. This benefit shall be limited to the actual expenses up to the limit according to the plan selected as per **Schedule** for such treatment and provided surgical procedure is performed within six (6) calendar months from the date of accident.

c) AMBULANCE FEES

We will reimburse ambulance fees incurred up to the limit according to the plan selected as per **Schedule** for transporting **You** and/or **Your Authorised Driver** and/or passenger(s) to and/or from the **Hospital** when necessary due to accidental bodily injury while driving or riding, boarding or alighting from **Your Car**.

The total amount payable under Benefit 4 is limited to the combined limit according to the plan selected as per **Schedule** per person for any one (1) accident.

5. HOSPITAL INCOME

We will pay a daily cash allowance to **You** and/or **Your Authorised Driver** and/or passenger(s) for the period of hospitalisation not exceeding sixty (60) days during the **Period of Insurance**. This benefit is payable to **You** and/or **Your Authorised Driver** and/or passenger(s) as a result of accidental bodily injury while driving or riding, boarding or alighting from **Your Car** that requires hospitalisation in a **Hospital** for more than twenty-four (24) hours and such hospitalisation occurs within fourteen (14) days from the date accident.

6. BEREAVEMENT ALLOWANCE

We will pay the sum according to the plan selected as per **Schedule** as bereavement allowance to **Your** and/or **Your Authorised Driver** and/or passenger(s)' next of kin or legal representative upon death due to accident claimable under Benefit 1.

We will also pay the sum in double according to the plan selected as per **Schedule** as bereavement allowance to **Your** next of kin or legal representative upon **Your** death due to Ebola, SARS, Japanese Encephalitis (JE), Chikungunya, Malaria and Dengue provided it is not declared as pandemic in Malaysia.

7. FLOOD RELIEF ALLOWANCE

We will pay to **You** an allowance of the amount according to the plan selected as per **Schedule** in the event of damage to **Your Car** due to flood, flash flood, overflowing of waterways, drains or rivers or mud slides. **You** must submit a police report of the flood incident and the original receipts for the expenses incurred to **Us**.

Your Car should be directed or towed to an **Approved Repairer** for claim assessment.

This benefit is limited to one (1) occurrence during the **Period of Insurance**.

8. COMPASSIONATE ALLOWANCE FOR LOSS OF VEHICLE (CALV) / THEFT

We will pay an amount equivalent to 10% of **Your Car**'s sum insured up to the sum according to the plan selected as per **Schedule** in the event that **Your Car** is declared as total loss ('beyond economical repair') or stolen and such claim is paid under Section A of the **Policy**.

This benefit will only be payable if **Your Car** cannot be found / recovered within 21 days from the date of loss.

9. 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 immobilized 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 1800 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 mobilize **Your Car**, **We** will arrange towing to the nearest service provider or to **You** and/or **Your Authorised Driver**'s specified destination and agreed by **Us** within the distance limit according to the plan selected as per **Schedule**. Toll charges are covered in the towing services up to RM100 per trip (no limit for Plan 1, 2, 3 and 4). Any incurred summons and/or compound from any authorities and parking fees (if any) are not covered.

10. VEHICLE ACCIDENT TOWING SERVICE (WITHIN MALAYSIA ONLY)

In the event of accident, **You** and/or **Your Authorised Driver** must call the 24-hour toll free number 1800 88 5005 to request for the necessary towing assistance. Upon receiving the call, **Our** assigned service provider shall arrange a tow truck to the accident site. **Your Car** shall be towed to the nearest police station and followed by transfer of **Your Car** (the same vehicle) to **You** and/or **Your Authorised Driver**'s specified destination and agreed by **Us** within the distance limit according to the plan selected as per **Schedule** upon police's approval. Toll charges are covered in the towing services up to RM100 per trip (no limit for Plan 1, 2, 3 and 4). Any incurred summons and/or compound from any authorities and parking fees (if any) are not covered.

11. INTERNATIONAL TOWING ASSISTANCE

In the event of breakdown or accident involving **Your Car** while in the Republic of Singapore, Negara Brunei Darussalam or Thailand, **Our** assigned service provider will provide towing services and repatriation cost up to the distance limit (from Malaysia borders) according to the plan selected as per **Schedule** from the neighboring countries stated. Once repatriated, towing inside Malaysia borders will follow the limit stipulated under Benefit 9 and 10.

12. TAXI AND CAR RENTAL EXPENSES

In the event of breakdown involving **Your Car** while in Malaysia and should **You** and/or **Your Authorised Driver(s)** require taxi (including e-hailing vehicle) or car rental, **We** will reimburse the actual expenses incurred up to the sum according to the plan selected as per **Schedule**.

For car rental expenses, **We** will only pay if:

- (a) **Your Car** breaks down one hundred (100) kilometres away from the **You** and/or **Your Authorized Driver**'s permanent home address in Malaysia and the incident occurs during his/her business or leisure trip; and
- (b) repair takes more than forty-eight (48) hours.

Reimbursement under this benefit is limited to three (3) times during the **Period of Insurance** and original receipt from the licensed taxi (including e-hailing vehicle) and car rental company/operator must be submitted to **Us**.

This benefit is only payable if the vehicle breakdown assistance and towing service is rendered by **Us** or service provider assigned by **Us**.

13. HOTEL ACCOMMODATION EXPENSES FOR VEHICLE BREAKDOWN IN MALAYSIA

In the event of breakdown involving **Your Car** in Malaysia and should **You** and/or **Your Authorised Driver** and/or passenger(s) require hotel accommodation, **We** will pay the actual expenses incurred up to the sum according to the plan selected as per **Schedule** per incident if:

- (a) **Your Car** breaks down one hundred (100) kilometres away from the **Your / Your Authorised Driver** and/or passenger(s)' permanent home address in Malaysia and the incident occurs during his/her business or leisure trip; and
- (b) repair takes more than forty-eight (48) hours.

Reimbursement under this benefit is limited to three (3) times during the **Period of Insurance** and original receipt from the licensed hotel operator must be submitted to **Us**.

This benefit is only payable if the vehicle breakdown assistance and towing service is rendered by **Us** or service provider assigned by **Us**.

14. HOTEL ACCOMMODATION EXPENSES FOR VEHICLE BREAKDOWN IN THE REPUBLIC OF SINGAPORE

In the event of breakdown involving **Your Car** while in the Republic of Singapore and should **You** and **Your Authorised Driver(s)** and/or passenger(s) require hotel accommodation, **We** will pay the actual expenses incurred up to the sum according to the plan selected as per **Schedule**. This benefit is payable if the repair work takes more than twenty-four (24) hours from the time of breakdown and the following documents are submitted to **Us**:

- (a) confirmation in writing from the attending licensed repairer that the repair requires more than twenty-four (24) hours and to provide the breakdown details.
- (b) original receipts from the vehicle repairer and licensed hotel operator.

Reimbursement under this benefit is limited to three (3) times during the **Period of Insurance**.

15. COMPASSIONATE COVER FOR SMASH AND GRAB

In the event **Your Car's** window and/or windscreen is/are broken by any third party by use of force whilst **You** or **Your Authorised Driver** were driving **Your Car** on the road, **We** will:

- (a) pay **You** the lump sum according to the plan selected as per **Schedule**. **Our** liability under Benefit 15(a) shall be limited to one (1) claim during the **Period of Insurance**.
- (b) pay **You** and/or **Your Authorised Driver** and/or passenger(s) the lump sum according to the plan selected as per **Schedule** for loss or damage to personal effects and/or loss of cash in their possession. This benefit is limited to one (1) claim only during the **Period of Insurance**.

A police report which includes the details of the event and losses suffered by **You** and/or **Your Authorised Driver** and/or passenger(s) is required when making a claim. A police report must be lodged within twenty-four (24) hours from the time of the incident except for reasons acceptable to **Us**.

16. KEY CARE COVER

We shall cover the loss or damage of **Your Car's** key(s) due to:

- (a) actual or attempted theft;
- (b) robbery, assault or threat of violence to any authorised key holder; or
- (c) house break-in, as a result of forcible entry to or exit from **Your** permanent or temporary residence.

A police report must be lodged within twenty-four (24) hours of occurrence of the Incident. Upon receiving the original receipt, **We** will reimburse the actual expenses incurred up to the limit according to the plan selected as per **Schedule** to repair or replace the key(s) provided the repair work or replacement of key(s) were carried out or were purchased from **Our** Approved Repairer.

The cover is limited to one (1) set of key(s) claimable up to one (1) occurrence during the **Period of Insurance**.

We shall have the discretion to determine whether to replace, repair, or pay an amount equal to the loss up to the limit according to the plan selected as per **Schedule** for one (1) set of key(s) as **We** deem appropriate.

This benefit does not cover:

- loss or damage caused by theft or attempted theft if the key(s) (or keyless entry system) to **Your Car** is left unsecured or unattended, or is left in or on **Your Car** whilst it is unattended;
- loss or damage due to mysterious disappearance or unexplained losses where it cannot be proved that theft or attempted theft, robbery or house break-in occurred;
- loss or damage caused by members of family and employees; or
- any claim for additional or duplicate keys.

17. OUTSTANDING CREDIT CARD BALANCE

We will pay the amount required to repay **Your** outstanding credit card balance which shall include interest in arrears until and including the date of accident in the event **Your** death is due to accident while driving or riding, boarding or alighting from **Your Car**, up to the sum according to the plan selected as per **Schedule**.

This benefit will be payable to **Your** next-of-kin or legal representatives. However, this benefit is only payable to the individual person who has credit card(s) under his/her personal name (excluding balance by supplementary cardholder(s)). This benefit shall not be payable where the Insured is an association, corporation or company.

18. CAR REPLACEMENT EXPENSES

We will pay **You** the actual expenses incurred up to the sum according to the plan selected as per **Schedule** as car replacement expenses in the event of total loss or theft claim to **Your Car**. For reimbursement, there should be a total loss or theft claim payable under this **Policy** with **Us**. **You** must provide **Us** the original receipt from a licensed car rental company.

This benefit is payable once (1) during the **Period of Insurance**.

19. CAR LOAN PROTECTION

In the event of a claim admissible under Benefit 1 (Accidental Death) and Benefit 2 (Permanent Disablement), for **You**, **We** will pay to **You** or **Your** legal representatives the hire purchase instalments payable for **Your Car** which shall include all principal and interest due for the next instalments up to the benefit amount according to the plan selected as per **Schedule**.

If the claims settlement amount exceeds the instalment amount payable under the Hire Purchase Agreement, **We** shall pay the balance of the claims settlement amount to **You** or **Your** legal representatives.

You or **Your** legal representatives must submit to **Us** a copy of the Hire Purchase Agreement and latest Statement of Account.

In the event **Your Car** is not under hire purchase, **We** shall then pay the benefit payable according to the plan selected as per **Schedule** to **You** or **Your** legal representatives.

20. REFERRAL ASSISTANCE PROGRAM

Our assigned service provider will provide Referral Assistance Program to **You** and/or **Your Authorised Driver** of **Your Car** twenty-four (24) hours a day, three hundred and sixty-five (365) days a year within Malaysia during the **Period of Insurance**. **You** and/or **Your Authorised Driver** of **Your Car** must call **Our** assigned service provider using the 24-hour toll free number 1800 88 5005 to request for the referral assistance services. **We** shall not be responsible or liable in any way whatsoever in the event of any failure by **Our** assigned service provider to render the services or any negligence or wilful default due to any reason whatsoever on the part of **Our** assigned service provider in rendering the services. **We** may change the service provider from **Our** assigned service provider to another service provider at any time by giving notice of the change. The list of referral assistance services under this benefit are as follows:

(a) Taxi and Car Rental Assistance

In the event of breakdown involving **Your Car**, upon request from **You** and/or **Your Authorised Driver**, **Our** authorised service provider shall assist to arrange for taxi transfer and/or referral to a car rental company.

You and/or **Your Authorised Driver** shall pay for the expenses incurred and obtain reimbursement from **Us** under Benefit 12 (Taxi and Car Rental Expenses), subject always to the benefit's sum insured, terms and conditions.

(b) Arrangement for Hotel Accommodation

In the event of breakdown involving **Your Car**, upon request from **You** and/or **Your Authorised Driver** and/or passenger(s), **Our** authorised service provider shall assist to arrange for hotel reservation. **You** and/or **Your Authorised Driver** and/or passenger(s) shall pay for the expenses incurred and obtain reimbursement from **Us** under Benefit 13 (Hotel Accommodation Expenses for vehicle breakdown in Malaysia), subject always to the benefit's sum insured, terms and conditions.

(c) Arrangement for Emergency Evacuation

In the event **You** and/or **Your Authorised Driver** and/or passenger(s) is hospitalised following a vehicle breakdown or accident involving **Your Car**, upon request, **Our** authorised service provider shall arrange to transfer **You** and/or **Your Authorised Driver** and/or passenger(s) from an inadequate medical facility to the nearest adequate medical facility. **You** / **Your Authorised Driver** / Passenger(s) shall pay for the expenses incurred. All emergency evacuation expenses incurred as a result of vehicle breakdown shall be borne by **You** and/or **Your Authorised Driver** and/or passenger(s). For emergency evacuation expenses as a result of an accident, **You** and/or **Your Authorised Driver** and/or passenger(s) may obtain reimbursement from **Us** under Benefit 4(c) (Ambulance Fees), subject always to the benefit's terms and conditions.

(d) Referral to Service Centre and Car Rental Company

You and/or **Your Authorised Driver** may contact **Our** authorised service provider to arrange for appointment with or referral to the nearest repair and service centres in Malaysia for car servicing or repair. Should **You** and/or **Your Authorised Driver** require a car replacement in the event of accident involving **Your Car**, **Our** authorised service provider shall arrange for referral to the nearest car rental company in Malaysia. All cost to be borne by **You** and/or **Your Authorised Driver**.

(e) Emergency Message Transmission

In the event of breakdown or accident involving **Your Car**, upon request, **Our** authorised service provider shall assist **You** and/or **Your Authorised Driver** in keeping his/her family informed.

SPECIAL PROVISIONS

1. The benefits provided under this **Endorsement** are limited to cover one (1) driver and up to four (4) passengers only. **You** may opt to add the number of passengers covered under this **Endorsement** by paying additional premium, up to the seating capacity specified in **Your Car's** registration card.
2. In the event that the actual number of passengers in **Your Car** exceeds the number of passengers covered under this **Endorsement**, **Our** limit of liability per person will be reduced by the ratio of actual number of passengers in **Your Car** to the number of passengers covered under this **Endorsement**. The limitation shall not include the driver.
3. Any claim under the benefits for this **Endorsement** shall not affect the NCD entitlement and no **Excess** will apply. Reinstatement is not allowed for the benefits provided.
4. This **Endorsement** does not provide coverage under any of the following circumstances for benefit 1, 2, 3, 4, 5 and 6:
 - (a) Loss caused directly or indirectly, wholly or partly, by
 - (i) bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound);
 - (ii) any kind of disease or sickness of any kind except the named disease as specifically covered under bereavement allowance benefit, subject to the specific terms and circumstances as detailed in the said benefit;
 - (iii) medical or surgical treatment (except such as may be necessary as a result of bodily injuries covered by this **Endorsement** and performed within the time provided in this **Endorsement**); or
 - (iv) childbirth, miscarriage, pregnancy or any complications thereof unless caused solely and directly by accidental means to **You** and/or **Your Authorised Driver** and/or passenger(s) while driving or riding, boarding or alighting from **Your Car**.
 - (b) Any bodily injury which shall result in hernia.
 - (c) Intentional self-inflicted injuries, insanity, suicide or any attempt threat (sane or insane).
 - (d) Death or disablement directly or indirectly arising out of or consequent upon or contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.
 - (e) Any pre-existing conditions or physical defect or infirmity, fits or any kind.
 - (f) **You** flying or travelling in an aircraft other than as a fare-paying passenger with a licensed carrier on a scheduled domestic or international route, **You** engaging in water-skiing, scuba-diving and any underwater activities involving use of underwater breathing apparatus, hunting, drowning, mountaineering necessitating ropes or guides, parachuting, hang-gliding, sky-diving, winter sports, martial arts, horse riding, wrestling, boxing, racing of any kind other than on foot, death or disablement caused directly or indirectly by provoked murder or assault, food poisoning, insect, snakes, vermin and animal bites. However, the named diseases as specifically covered under the bereavement allowance benefit are covered under the specific circumstances as detailed in the said benefit.
5. This **Endorsement** does not provide coverage under any of the following circumstances for benefit 9, 10 and 11:
 - (a) Service outside the territorial limits stated.
 - (b) Cost of repair or replacement of parts and components in the workshop or service center.
 - (c) Petrol, toll charges, parking fees, accommodation and telephone charges unless specifically mentioned.
 - (d) Towing of **Your Car** after it has been sent for a spray job.
 - (e) 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 the **Our** assigned service provider is able to dispatch assistance to the location of **Your Car**.
 - (f) **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).
 - (g) Incidents caused by strike, riot or civil commotion which **You** or **Your Authorised Driver** participates deliberately.
 - (h) Any illegal or unlawful act by **You** or **Your Authorised Driver** or the use of **Your Car** for any unlawful or illegal purposes.
 - (i) 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.
 - (j) 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.
 - (k) When **Your Car** can still be driven and does not pose any risk to drive in terms of regulation.
 - (l) When **You** or **Your Authorised Driver** requests to have second towing for one same incident.
 - (m) 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.
 - (n) Any towing request due to vehicle manufacturer's recall unless there is an incident covered by **Your** policy.
 - (o) Any consequential costs incurred during the recovery or towing process.

If **You** are not satisfied with the course of action taken by **Us** or decision made by **Us**, **You** may seek recourse through **Our** Complaints Management Unit and alternatively, may seek redress or assistance from the Financial Markets Ombudsman Service (FMOS) or approach Bank Negara Malaysia's BNMLINK (Laman Informasi Nasihat dan Khidmat) as stated in **Your** base motor policy.