

Terms and Conditions: EV Shield Coverage for existing Private Car Comprehensive Policies

Allianz General Insurance Company (Malaysia) Berhad (“Us” or “We” or “Our”) is offering the coverage stated below (“EV Shield Benefits”) to customers (“You” or “Your”) with a Private Car Comprehensive Policy with Us as part of Your Private Car Comprehensive Policy, provided Your insured vehicle is either a Battery Electric Vehicle (“BEV”) or Plug-In Hybrid Electric Vehicle (“PHEV”), subject to the following:

- (a) Your Private Car Comprehensive Policy is still active between 28 February 2024 to 28 February 2025 (“Transition Period”); and
- (b) the incident giving rise to a claim under any of the EV Shield Benefits and Your claim for the EV Shield Benefits falls anytime during the Transition Period while your Private Car Comprehensive Policy is still active.

EV Shield Benefits

(i) EV Shield Benefit A214: Electric Vehicle (EV) Home Wall Charger (Non-Tariff)

We agree to cover the home wall charger and its standard accessories used for Your battery-powered electric vehicle (BEV) or plug-in hybrid electric vehicle (PHEV) which has been installed in Your residence, in the event of loss or damage due to fire, theft (committed by way of violent and forcible entry to Your residence), lightning, explosion, hurricane, cyclone, typhoon windstorm, earthquake, flood, aircraft and aerial devices or articles dropped therefrom, impact damage by road vehicles, or bursting or overflowing of water tanks, apparatus or pipes, occurring during the Period of Insurance.

Pursuant to the above, We will indemnify You the actual expenses incurred to repair or replace the home wall charger up to Ringgit Malaysia Fifteen Thousand (RM 15,000) for ONE (1) claim only during the Period of Insurance provided a police report is lodged within twenty four (24) hours of occurrence of the incident causing the loss or damage. A copy of the police report, the original repair invoice(s) / receipt(s) for the expense(s) incurred and any other additional document(s) as We may require must be submitted to Us.

For the claim that We agree to pay under this benefit only, We will not deduct any Excess and You will not lose Your No Claim Discount entitlement.

This cover shall cease to be in force on the date Your claim is paid under this benefit.

Exclusions:

We do 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 or repairs covered under manufacturer’s warranty;
3. Failure to follow the manufacturer’s instructions, maintenance requirements or warnings published in the documentation supplied with the home wall charger or its connector or adapter;
4. External factors that are not expressly covered under this benefit causing loss or damage to the home wall charger or its connector or adapter;
5. General appearance or damage to paint, including chips, scratches, dents and cracks unless resulting from the perils expressly covered under this benefit;
6. Your failure to contact the manufacturer upon discovery of a defect to the home wall charger;
7. Any repair, alteration or modification to the home wall charger connector or adapter or any part thereof, or the installation or use of any parts or accessories, by a person or facility not authorised or certified to do so;
8. Lack of or improper repair or maintenance, including the use of accessories or parts that are not genuine and authorised by the manufacturer of the home wall charger;
9. Any claims that are payable and/or covered under any other policy;

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10. Any loss, damage, injury or liability to any property and/or person caused by the home wall charger whether during its normal usage or during operation when faulty;
11. Any consequential loss, arising out of or resulting directly or indirectly from any cause whatsoever; and
12. Where the home wall charger is used for commercial purposes.

Subject otherwise to the terms and conditions of the Private Car Comprehensive Policy.

(ii) EV Shield Benefit A215: Portable Charging Cable (Non-Tariff)

We agree to cover the portable charging cable of **Your** battery-powered electric vehicle (BEV) or plug-in hybrid electric vehicle (PHEV), in the event of loss or damage due to accidental collision or overturning of **Your** vehicle, theft (committed by way of violent and forcible entry), or fire occurring during the **Period of Insurance**.

Pursuant to the above, **We** will indemnify You the actual expenses incurred to repair or replace the portable charging cable up to Ringgit Malaysia Two Thousand (RM 2,000) for ONE (1) claim only during the Period of Insurance provided a police report is lodged within twenty four (24) hours of occurrence of the incident causing the loss or damage. A copy of the police report, the original repair invoice(s) / receipt(s) for the expense(s) incurred and any other additional document(s) as **We** may require must be submitted to Us.

For the claim that **We** agree to pay under this benefit only, **We** will not deduct any Excess and You will not lose **Your** No Claim Discount entitlement.

This cover shall cease to be in force on the date **Your** claim is paid under this benefit.

Exclusions:

We do 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. Loss or damage due to any wilful act or recklessness, **Your** failure to take reasonable precaution to keep the portable charging cable secured, or whenever the portable charging cable is left unattended;
3. Damage or repairs covered under manufacturer's warranty;
4. Failure to follow the manufacturer's instructions, maintenance requirements or warnings published in the documentation supplied with the portable charging cable or its connector or adapter;
5. External factors that are not expressly covered under this benefit causing loss or damage to the portable charging cable or its connector or adapter;
6. General appearance or damage to paint, including chips, scratches, dents and cracks unless resulting from the perils expressly covered under this benefit;
7. **Your** failure to contact the manufacturer upon discovery of a defect to the portable charging cable;
8. Any repair, alteration or modification to the portable charging cable or any part thereof including its connector or adapter, or the installation or use of any parts or accessories, by a person or facility not authorised or certified to do so;
9. Lack of or improper repair or maintenance, including the use of accessories or parts that are non-genuine and authorised by the manufacturer of the portable charging cable;
10. Any claims that are payable and/or covered under any other policy;
11. Any loss, damage, injury or liability to any property and/or person caused by the portable charging cable whether during its normal usage or during operation when faulty;
12. Any consequential loss, arising out of or resulting directly or indirectly from any cause whatsoever; and
13. Where the home wall charger is used for commercial purposes.

Subject otherwise to the terms and conditions of the Private Car Comprehensive Policy.

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(iii) EV Shield Benefit A216: Personal Liability Coverage due to Use of Electric Vehicle Home Wall Charger (Non-Tariff)

We agree to indemnify You and/or **Your** Authorised Driver against all sums which You and/or **Your** Authorised Driver shall become legally liable to pay for as compensation in respect of:

- (i) death or bodily injury to a third party; and/or
- (ii) damage to third party property;

where such death or bodily injury or property damage is caused by or results from **Your** and/or **Your** Authorised Driver's direct use of an electric vehicle home wall charger ("EV Home Wall Charger") which has been installed in **Your** residence to charge **Your** electric vehicle at the time of the Incident.

We do not provide any coverage if there is any repair, alteration or modification to the EV Home Wall Charger or its connector or adapter or any part thereof, or the installation or use of any parts or accessories, by a person or facility not authorised or certified to do so.

Limit of Liability

Our liability under this benefit for all compensation payable to any claimant or any number of claimants in respect of or arising out of any one Incident including all costs and expenses with **Our** written consent shall not exceed Ringgit Malaysia Fifty Thousand (RM 50,000) for any one Incident and in the aggregate during the Period of Insurance. Any claims paid under this benefit shall reduce the payable limits by the amount paid out for the remaining Period of Insurance. This benefit shall immediately cease to be in force upon payment reaching Ringgit Malaysia Fifty Thousand (RM 50,000).

Exclusions

We do not cover liability for death or bodily injury to a third party or damage to third party property arising from or in connection with any of the following circumstances:

1. Any contract made by **You** and/or **Your** Authorised Driver where liability would not have arisen if there was no such contract;
2. Death or bodily injury or damage which **You** and/or **Your** Authorised Driver cause intentionally;
3. Failure to follow the manufacturer's instructions, maintenance requirements or warnings published in the documentation supplied with the EV Home Wall Charger;
4. 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;
5. Death or bodily injury to any member of **Your** and/or **Your** Authorised Driver's Household;
6. Any liability arising from the use of **Your** EV Home Wall Charger including any ancillary equipment such as cables and plugs, when the same is not connected to **Your** electric vehicle for charging when the said liability arises;
7. Lack of or improper repair or maintenance, including the use of accessories or parts that are not genuine and authorised by the manufacturer of the EV Home Wall Charger; and
8. Where the EV Home Wall Charger is used for commercial purposes.

Subject otherwise to the terms and conditions of the Private Car Comprehensive Policy.

(iv) EV Shield Benefit A217: 24 Hours Towing : Out of Charge (Non-Tariff)

In the event **Your** electric vehicle runs out of charge during the Period of Insurance, **You** or **Your** Authorised Driver may call the 24- Hour Toll Free number 1 800 22 5542 or Land Line 603 2264 0560 for assistance. **We** or **Our** service provider will either:

- (i) charge **Your** electric vehicle battery with enough power to get **You** or **Your** Authorised Driver to a working charging point; or
- (ii) tow **Your** electric vehicle to the nearest working charging point or **Your** or Authorised Driver's home, whichever is the nearest .

We or **Our** service provider shall have the absolute discretion to determine if **Your** electric vehicle is to be charged or towed. These services will only be rendered for **Your** electric vehicle covered under the Schedule of the Private Car Comprehensive Policy.

Territorial Limits

The towing services above are applicable anywhere in Malaysia excluding the islands, except for Penang and Langkawi.

Exclusions

1. **We** or **Our** service provider shall not be required to provide services under any of the following circumstances:
 - a. Where services are not organised or pre-approved directly by **Us** or **Our** service provider;
 - b. Where services are to be provided outside the stipulated territorial limits;
 - c. Towing of **Your** electric vehicle where the registration number does not match the number registered with **Us** or **Our** service provider;
 - d. While **Your** electric vehicle is already at a garage or other place of repair; and
 - e. Damage to **Your** electric vehicle as a result of the battery running out of charge;
2. Additionally, **We** or **Our** service provider shall not be liable to indemnify or reimburse **You** or **Your** Authorised Driver for any of the following:
 - a. The cost of any transportation or accommodation incurred by **You** or **Your** Authorised Driver;
 - b. Charging costs at the working charging point **Your** electric vehicle is taken to;
 - c. Any loss of value of **Your** electric vehicle;
 - d. Any consequential costs incurred during the recovery or towing process; and
 - e. Any consequential loss, arising out of or resulting directly or indirectly from any cause whatsoever.

Subject otherwise to the terms and conditions of the Private Car Comprehensive Policy.

(v) **EV Shield Benefit A218: Compassionate Cover For Electric Vehicle Public Charging Station (Non-Tariff)**

In the event:

- (a) **Your** electric vehicle is damaged; and/or
- (b) **You** or **Your** Authorised Driver suffer(s) bodily injury;

due to or resulting from the direct use of a designated public electric vehicle charging station, **We** will reimburse **You** or **Your** Authorised Driver for the repair costs and/or medical expenses incurred up to Ringgit Malaysia Five Thousand (RM 5,000) for ONE (1) claim only during the Period of Insurance, provided a copy of the police report on the damage or bodily injury, original repair invoice/receipts for the expenses incurred including medical bills, photographs of **Your** Car before and after the repair works and/or any additional document as **We** may require are submitted to Us.

For the claim that **We** agree to pay under this benefit only, **We** will not deduct any Excess and You will not lose **Your** No Claim Discount entitlement.

This cover shall cease to be in force on the date **Your** claim is settled under this benefit.

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Exclusions:

We do not cover damage or bodily injury arising from or in connection with any of the following circumstances:

1. The use of a public electric vehicle charging station that has not been approved by local authorities to charge **Your** electric vehicle;
2. Any damage to third party property and/or death or bodily injury to third parties arising from **Your** 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 **Your** or **Your** Authorised Driver's behalf;
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.

Subject otherwise to the terms and conditions of the Private Car Comprehensive Policy.