

IMPORTANT NOTE:

PLEASE NOTE THAT THIS ENDORSEMENT FORMS PART OF THE POLICY AND SHALL BE READ, INTERPRETED AND CONSTRUED AS ONE DOCUMENT. WE RESERVE THE RIGHT TO AMEND THE BENEFITS, VALIDITY AND ELIGIBILITY REQUIREMENTS OF THIS BENEFITS (PROVIDED IT IS NECESSARY, REASONABLE AND JUSTIFIABLE FOR US TO DO SO) BY GIVING A PRIOR NOTICE IN WRITING TO YOU.

ELECTRIC VEHICLE (EV) HOME WALL CHARGER (NON-TARIFF)

In consideration of the additional premium that **You** paid **Us** for this **Endorsement**, **We** agree that the insurance provided under Section A of this **Policy** shall cover the Home Wall Charger and its accessories for use of BEV or PHEV vehicles which resides in **Your** own residence as specified in the **Schedule**, in the event of loss or damage due to 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 the Period of Insurance.

Subject to the exclusions and limitations described below, **We** will reimburse the actual expenses incurred to repair or replace the Home Wall Charger up to **RM12,000** subject to the following conditions:

1. a police report being lodged within twenty four (24) hours of the occurrence of the incident,
2. a copy of the police report, and
3. original repair invoice(s) / receipt(s) for the expense(s) incurred detailing the installer company name.

For any claim under this **Endorsement**, **We** will not deduct any **Excess** and **You** will not lose the No Claim Discount entitlement.

The cover is limited to one (1) occurrence in each **Period of Insurance** and cover is terminated on the date **Your** claim is settled under this **Endorsement**.

Exclusions

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

1. To cover any damage or malfunction directly or indirectly caused by, due to, or resulting from, normal wear or deterioration, abuse, misuse, negligence, accident, lack of or improper use, maintenance, storage or transport;
2. Damage/repair covered under manufacturer warranty;
3. Failure to follow the instructions, maintenance 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. Failure to contact the manufacturer upon discovery of a defect covered by 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 authorized or certified to do so;
8. Lack of or improper repair or maintenance, including use of non-genuine of the manufacturer accessories or parts;
9. EV Home Wall Charger is covered under Fire policy for fire, flood and theft; and
10. Use for commercial purposes.