PRODUCT DISCLOSURE SHEET

eTiQa
General Insurance

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **Electric Vehicle (EV) Home Wall Charger** add-on benefit**.** Other customers have read this PDS and found it helpful, you should read this too.

Date: 01/01/2026

❶ What is Electric Vehicle (EV) Home Wall Charger?

Electric Vehicle (EV) Home Wall Charger is an optional add-on benefit under the Comprehensive Private Car Insurance policy that provides coverage for the Home Wall Charger and its accessories for use of **Battery Electric Vehicle (BEV)** or **Plug-in Hybrid Electric Vehicle (PHEV)** vehicles in the event of loss or damage due to Fire, Theft (must be due to violent and forcible entry or exit), 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.

❷ Know Your Coverages

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

1. a police report being lodged within twenty four (24) hours of the occurrence of the incident;
2. a copy of the police report;
3. original repair invoice(s) / receipt(s) for the expense(s) incurred detailing the installer company name;
4. For any claim under this Endorsement, We will not deduct any Excess and You will not lose the No Claim Discount entitlement; and
5. 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, Theft, 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; and
10. Use for commercial purposes.

Annual Premium for this add-on benefit is **RM40.56**.

If you have any questions or require assistance on your insurance coverage, you can:

Contact us at 1-300-13-8888 (Etiqa Oneline)	Visit at https://www.etiqa.com.my/car-ev/premium-car-ev-insurance	Email us at info@etiqa.com.my	Scan the QR code

❸ Know Your Obligations

For this Electric Vehicle (EV) Home Wall Charger add-on benefit, total insurance premium that you need to pay is as shown in your main Comprehensive Private Car Insurance Product Disclosure Sheet.

* IMPORTANT INFORMATION YOU SHOULD KNOW

A	The duration of coverage is 1 year. You need to renew the insurance cover annually.
B	The insurance will only be effective once you have paid the premium (Cash Before Cover).
C	You must ensure that your vehicle is insured at the appropriate amount as it will affect the amount you can claim.
D	In the event of an accident, you should notify us the soonest possible. You may do so by: a. Please make a police report within 24 hours of the incident; b. Notification can be done in writing or via Claim Assist line 1300 88 1007; c. Complete and submit the Claim Form as soon as possible together with related documents to support the claim; and d. You may send your car to any of the following approved repairer: i. Motor repair workshops which are on Our panel of approved workshops; or ii. Any other repairer that We have given You special permission to use.

	*Please refer to the policy wording for further details on the Approved Repairer. *Please refer our website for the choice of repairers available. **Note:** This list is non-exhaustive. Please refer to the insurance policy for the full list of terms and conditions.
E	The benefits payable under eligible product are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact us or PIDM (visit www.pidm.gov.my).

Can I cancel my policy?

Yes. You may cancel your policy at any time by giving written notice to us. Upon cancellation, you are entitled to a partial refund of the premium provided you have not made a claim.