

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your motor insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 01/2026

Liberty General Insurance Berhad
197801007153 (44191-P)

1 What is EV 365 Care?

EV 365 Care is an additional package with an additional premium that could only be purchased for electric vehicles with private car comprehensive products offered by us, namely Private Car Comprehensive, auto365 Comprehensive Lite, auto365 Comprehensive Plus and auto365 Comprehensive Premier. This package provides benefits such as 24-hours towing assistance, loss or damage to home wall charger, personal liability due to home wall charger, etc.

2 Know Your Coverage

As an illustration, for **RM162.00** annually (inclusive of the service tax), you will receive the following coverage:

Your EV 365 Care covers:

Benefits	Sum Insured	
	BEV 365 Care	PHEV 365 Care
1 24 Hours Towing Assistance: Out of Charge	Unlimited – to the nearest working charging point, or your home or your authorised driver's home, whichever is the nearest	Not Applicable
2 Loss or Damage to Home Wall Charger <i>- limited to one (1) occurrence during period of insurance</i>	Up to RM12,000	
3 Personal Liability due to Home Wall Charger	Up to RM50,000	
4 Compassionate Cover for Home Damage due to Home Wall Charger <i>- limited to one (1) occurrence during period of insurance</i>	Up to RM5,000	
5 Compassionate Cover While Using Public Charging Station <i>- limited to one (1) occurrence during period of insurance</i>	Up to RM5,000	
6 Loss or Damage to Portable Electric Charger <i>- limited to one (1) occurrence during period of insurance</i>	Up to RM2,000	

Note:

1. "Battery-powered Electric Vehicle (BEV)" refers to an electric vehicle that runs solely on electricity stored in a rechargeable battery pack, with no internal combustion engine.
2. "Plug-in Hybrid Electric Vehicle (PHEV)" refers to a hybrid vehicle that combines an internal combustion engine with a rechargeable battery pack.

Your EV package excludes*:

- For benefit 1:
 - a. cost of repair or replacement of parts and components in the workshop or service center.
 - b. any incurred summons and/or compound from any authorities and parking fees (if any).
- For benefit 2 and 6:
 - a. lack of or improper repair including use of non-genuine of the manufacturer accessories or parts.
 - b. use for commercial purposes.

**This list is non-exhaustive. Please refer to the endorsement wording for the full details under this package.*

Liberty General Insurance Berhad is a member of PIDM. The benefit(s) payable under this eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Liberty General Insurance Berhad or PIDM (visit www.pidm.gov.my).

Liberty General Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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



Call us at
1 800 88 3833



Visit us at
www.kurnia.com



Email us at
customer@kurnia.com



Scan the
QR Code above

3 Know Your Obligations

For this EV 365 Care package, you must pay a premium of:	
Gross Premium	RM150.00
(+) 8% Service Tax	RM12.00
(+) Stamp Duty	RM0.00
Total Premium Payable	RM162.00
Where this is inclusive of:	
Commission	10% of Gross Premium or RM15.00

Please note the following:

- Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.
- This premium is valid as at 26/01/2026.

IMPORTANT INFORMATION YOU SHOULD KNOW

A	The duration of coverage is one (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	No additional stamp duty is applicable and this package can only be purchased with the relevant base motor products.
D	In the event of an accident, you should notify us the soonest possible. You may do so by: <ul style="list-style-type: none">• Report to the police for all incidents. For a road accident, you have to report to the police within twenty-four (24) hours.• Notify us in writing within seven (7) days after the incident. Complete the claim form in full and return it to us with the related documents within twenty-one (21) days from your notification's date.• Please download the Kurnia One Touch App to reach us or dial 1 800 88 3833 for assistance.
E	Any claim under this package benefits will not affect the NCD entitlement, and no excess will apply.
F	Reinstatement is not allowed for the benefits provided. The EV 365 Care package can be purchased again upon renewal of the private car comprehensive product.
G	Please refer to the EV 365 Care endorsement wording for the full details of the coverage.

Can I cancel my EV 365 Care?

- Yes. You may cancel your EV 365 Care at any time by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the EV 365 Care premium if no prior claim was incurred.
- For further details of the cancellation, please refer to the motor policy wording.