

Private Hire Car (e-Hailing) Insurance Information Sheet

1. What is e-Hailing insurance?

It is an add-on insurance that provides coverage against loss or damage to your own car, liability to third parties, legal liability to fare-paying passengers, legal liability of fare-paying passengers for negligent acts and personal accident coverage for the driver while performing e-Hailing services.

2. Why do I need an e-Hailing insurance?

The e-Hailing insurance extends coverage to e-Hailing services, which are not covered under your private car comprehensive policy. It is also required by law for a licensed e-Hailing driver to obtain e-Hailing insurance.

3. What are the products that provide e-Hailing insurance coverage?

If you already have your private car comprehensive policy with us, you can obtain this e-Hailing insurance coverage by purchasing either one of the endorsements below:

- i) Private Hire Car
- ii) Grab Private Hire Car

4. What are the differences between Private Hire Car and Grab Private Hire Car?

Type	Private Hire Car	Grab Private Hire Car
Period of cover	1 year	24 hours
Mode of payment	Annual premium	Daily premium
Mid-term purchase	Pro-rated premium	Not applicable
Cancellation	Pro-rated refund	No cancellation allowed
Covered operators	All e-Hailing operators	Grab only
Coverage	Loss or Damage to Your Own Car	✓
	Liability to Third Parties	✓
	Legal Liability to Fare-Paying Passengers	✓
	Legal Liability of Fare-Paying Passengers for Negligent Acts	✓
	Personal Accident Cover for e-Hailing Driver	Up to RM25,000

5. How do I purchase e-Hailing insurance?

- i) Private Hire Car – Please refer to our branches or intermediaries for this endorsement.
- ii) Grab Private Hire Car – Please refer to Grab as this endorsement can only be purchased via Grab driver app.

6. What should I know when making a claim?

- Contact us via our claims hotline 1800-88-3833 for claims assistance; or
- Locate our panel workshop via our website <https://www.kurnia.com/locate>

7. Where can I get further information?

If you have any enquiries, please refer to our branches, intermediaries or contact us at:

Toll Free: 1-800-88-6333

Email: customer@kurnia.com

Website: www.kurnia.com

IMPORTANT NOTE: YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY BEFORE YOU PURCHASE THIS E-HAILING INSURANCE COVERAGE.

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