

## Endorsement CVPAB-TW: Truck Warrior (Non-Tariff)

### SECTION 1 - VEHICLE ASSISTANCE PROGRAM BENEFITS

This endorsement entitles You to Vehicle Assistance Program Benefits arranged by Us, twenty four (24) hours a day, three hundred sixty five (365) days a year, anywhere in Malaysia excluding the islands except for Penang and Langkawi. The services will only be rendered to Your Vehicle specified in the Schedule in the event of an accident or breakdown to Your Vehicle. You/the authorised driver of Your Vehicle must call the 24-Hour Toll Free number **1 800 22 5542** or Land Line **603 2264 0560** to request for the services below.

#### (A) 24-HOUR EMERGENCY TOWING

If Your Vehicle breaks down and it is not possible to repair Your Vehicle at the site, We or Our service provider will assist to tow Your Vehicle up to the distance specified in the Schedule (roundtrip by the tow truck). You/the authorised driver will only be charged additional towing costs if the roundtrip exceeds the distance specified in the Schedule. You/the authorised driver are/is given flexibility as to where You/the authorised driver want Your Vehicle towed, either back to Your address as shown in the Schedule or a secure place for the Vehicle to be garaged (pursuant to Your/the authorized driver's instructions) or to Your/the authorised driver's own preferred workshop. Additional cost of towing is approximately RM5.00 per km (roundtrip). However, the cost of towing may change according to prevailing market rates. Toll charges are excluded in the towing service.

In the event of an accident, We or Our service provider will assist to tow Your Vehicle to a panel workshop and the cost of towing may be claimable according to Section A-3 of this Policy.

#### TERRITORIAL LIMITS

The twenty four (24) hours emergency towing services shall be made available in the event Your Vehicle is immobilized anywhere in Malaysia excluding the islands except for Penang and Langkawi.

#### (B) MINOR ROADSIDE REPAIR

We or Our service provider shall organize and pay for labour costs for minor roadside repairs of Your Vehicle up to a maximum of two (2) labour hours per event. If the repairs cannot be completed within two (2) hours, then We or Our service provider will tow Your Vehicle to a workshop.

We or Our service provider shall not be responsible for any cost incurred for spare parts required during the minor roadside repairs and/or repairs carried out at the workshop.

### SECTION 2 - ADDITIONAL BENEFIT

#### (A) COMPASSIONATE FLOOD COVER

In the event of damage due to flood to Your Vehicle, We will pay You an allowance as specified in the Schedule for any one incident. You/the Authorised Driver must provide to Us a copy of the police report on the flood incident, original receipts for the expenses incurred and photographs of Your Vehicle before and after the repair works.

#### SPECIAL CONDITIONS:

1. Benefit (A) 24-Hour Emergency Towing and Benefit (B) Minor Roadside Repair under Section 1 are limited to a combined total of three (3) claims within the first twelve (12) months of the Period of Insurance, after which Section 1 shall cease to be in force.
2. You shall only be entitled to request for or claim the Benefits under Section 1 and Section 2 within the first twelve (12) months of the Period of Insurance even if such period is extended for any reason whatsoever.
3. Notwithstanding the above, if the Period of Insurance is extended to cover Your Vehicle beyond twelve (12) months, the Benefits under this endorsement may be extended as well subject to an additional payment of the full premium applicable for this endorsement.

**GENERAL EXCLUSIONS:**

This Endorsement does not provide coverage under the following circumstances:

1. While Your Vehicle is used for hire, racing, road rally, pacemaking, speed-testing or for any purpose in connection with motor trade;
2. Damage to all body parts of Your Vehicle including wear and tear damage.

**EXCLUSIONS TO SECTION 1 – VEHICLE ASSISTANCE PROGRAM BENEFITS**

We or Our service provider shall not be required to provide services under the following circumstances:

1. Where services are not organized or pre-approved directly by Us or Our service provider;
2. Where cost of services are claimable under Section A-3 of this Policy (e.g. towing cost in the event of an accident);
3. Any cost on parts and cost of repairs at the workshop or service centre;
4. If Your Vehicle is or has been modified for participation in rally and racing or modified against government regulations;
5. Where services are provided outside the stipulated territorial limits;
6. Failure of You/the Authorised Driver of Your Vehicle to take reasonable precautions or to follow warnings of any intended strike, riot or civil commotion via the mass media;
7. Where any illegal or unlawful act is committed by You/the Authorised Driver of Your Vehicle or where Your Vehicle is used for any unlawful or illegal purposes;
8. Where services are to be rendered to any private vehicle;
9. When the Vehicle keys are not available or are locked inside Your Vehicle;
10. When there is no mechanical part in Your Vehicle, such as no engine or transmission;
11. Where towing of Your Vehicle is for the purpose of disposing it;
12. Where towing of Your Vehicle is for the purpose of transferring Your Vehicle from one workshop to another;
13. When there is no valid road tax disc displayed on Your Vehicle;
14. Where towing is sought for Your Vehicle which was stolen but is subsequently discovered or found abandoned or where towing is sought for due to vandalism to Your Vehicle;
15. Where Your Vehicle has been dismantled partially or fully in a workshop;
16. Towing of Your Vehicle where the weight of Your Vehicle is greater than the weight capacity it was designed to accommodate as stated in Your Vehicle's manufacturer's specifications;
17. Towing of Your Vehicle where the registration number does not match with the number registered with Us or Our service provider;
18. If Your Vehicle suffers a mechanical breakdown and is immobilized on an unpaved road surface or on a road that is not gazetted road of the Malaysia Road System; and
19. If Your Vehicle requires the use of special equipment during the recovery.

Subject otherwise to the terms and conditions of this Policy.