

Endorsement A222: Allianz EV EcoMiles (Non-Tariff)

You may be eligible for a cash reward on **Your Car** insurance throughout the **Period of Insurance** if **Your** mileage is low, subject always to the terms and conditions below.

I) Eligibility and Reward Entitlement**1) Eligibility Criteria**

To be eligible for the **Reward** under this endorsement, the following criteria must be fulfilled:

- (a) **Your Car** must be a battery electric vehicle ("BEV"). This excludes hybrid, plug-in hybrid and internal combustion engine ("ICE") vehicles;
- (b) **Your Car** must be registered under an individual's name, and must be for private use only;
- (c) **You** must activate this Allianz EV EcoMiles endorsement coverage within thirty (30) days from the commencement of **Your Policy**; and
- (d) the activation must be completed via **Our** MyAllianz application.

2) Reward Entitlement

You will be entitled to receive a cash **Reward** after the submission of **Your Mileage Data** to **Us**.

You will not be entitled to the cash **Reward** if:

- (a) one or more claims affecting **Your** No Claim Discount (NCD) has been made under this **Policy** for the subsisting **Period of Insurance**.
- (b) the **Period of Insurance** is less than three-hundred sixty-five (365) days;
- (c) this **Policy** has been cancelled by **You** or **Us** at any time prior to the expiry of the **Period of Insurance**; or
- (d) there is any unauthorized tampering with, modification to, or replacement or malfunction of the odometer in **Your Car**.

II) Computation of Reward

- 1) The **Reward** shall be calculated based on the Reward Table below, with the **Average Annual Mileage** being computed using the mileage data **You** submit to **Us** during the **Upload Period**.

Reward Table

Average Annual Mileage (KM)	Total Reward (calculated on Net Basic Premium)
0 – 10,000	15%
10,001 – 15,000	10%
>15,000	0%

Note: (1) Fractions of distance driven will be rounded up to the nearest KM.

(2) The percentage of the **Reward** will be applied to the Net Basic Premium amount exclusive of premium payable for additional extensions or coverage taken up on the **Policy**, if any.

2) Illustration of Reward Amount Entitlement:

For illustration purposes, please refer to the example mileage submissions below and the corresponding Reward amounts:

	Vehicle A	Vehicle B
Submitted Mileage Data (KM)	25,000	40,000
Age of Vehicle (Years)	3	3
Basic Premium (RM)	2,000	1,600
NCD (RM)	500 (25% of Basic Premium)	400 (25% of Basic Premium)
Net Basic Premium (RM)	1,500	1,200
Average Annual Mileage (KM)	8,333	13,333
Eligible Reward Percentage	15%	10%
Reward Amount (RM)	225	120

III) Submission Requirements

- 1) **You** must submit the following to **Us** so that we may calculate **Your Average Annual Mileage** and determine if **You** are eligible to receive any **Reward**:
 - (a) a clear photograph of the **Car's** odometer displaying the final reading; and
 - (b) a clear photograph of the **Car's** registration number plate.
- 2) The submissions above must be made via **Our** MyAllianz application during the **Upload Period**, failing which, **You** shall not be entitled to receive any **Reward** under this endorsement.
- 3) **We** reserve the right to request for additional supporting evidence (including but not limited to metadata, timestamps, or where relevant, to conduct a physical verification of the information submitted to **Us**) to verify and authenticate **Your** submission.

IV) Payment of Reward

- 1) Any **Reward** that has been approved shall be processed via e-Payment and paid directly into **Your** registered bank account notified to **Us** during submission of **Your** mileage data.
- 2) Payment of the **Reward** shall be made within three (3) working days from the date of successful verification of the submission of **Your** mileage data.
- 3) **We** shall not be liable for any delay in payment or non-payment due to inaccurate, incomplete, or outdated bank account information provided by **You**.

V) Additional Definition of Terms:

"Age of Vehicle" refers to the age of **Your Car** calculated from the year of manufacture to the **Policy** expiry date.

"Average Annual Mileage" refers to the average number of kilometres **You** would have driven per year, calculated as the mileage **You** submit within the **Upload Period**, divided by the **Age of Vehicle**.

"Reward" refers to the cash reward calculated as a percentage of the net basic premium (i.e. basic premium less any No Claim Discount) payable to **You** if **Your Average Annual Mileage** at the end of the **Period of Insurance** falls within the low mileage category, as per the Reward Table in Section II (Computation of Reward) of this endorsement.

"Upload Period" refers to the period commencing fourteen (14) days prior to the expiry of the **Period of Insurance** and ending fourteen (14) days after the expiry the **Period of Insurance**.