

Allianz EV EcoMiles – Frequently Asked Questions (FAQ)

General Overview

1) What is the Allianz EV EcoMiles benefit?

Allianz EV EcoMiles is a complimentary benefit that rewards you for driving less. You can enjoy a cash reward of up to 15% of your policy's Net Basic Premium (basic premium after deducting No Claim Discount).

2) Is there any additional premium charged for the Allianz EV EcoMiles add-on?

No, Allianz EV EcoMiles is completely free of charge.

Eligibility & Enrollment

3) Who is eligible for Allianz EV EcoMiles?

To be eligible:

- Your vehicle must be insured under Allianz's Comprehensive Private Car Insurance.
- The vehicle must be used for private purposes only.
- The vehicle must be a Battery Electric Vehicle (BEV). Hybrid and Plug-in Hybrid (PHEV) vehicles are not eligible.

4) How do I sign up for Allianz EV EcoMiles?

This benefit is automatically included when you purchase Allianz's Private Car Comprehensive Insurance for your BEV. You simply have to activate the benefit via our MyAllianz app. Please refer to the Activation Process section below.

5) Am I eligible for Allianz EV EcoMiles if my car doesn't meet the criteria?

No. All eligibility criteria must be met to qualify for the benefit.

6) Are fleet or company-owned BEVs eligible for Allianz EV EcoMiles?

No. The benefit is only available for privately owned BEVs.

7) Are Hybrids and/or Plug-In Hybrids eligible for Allianz EV EcoMiles?

No. The benefit is only available for BEVs.

Activation Process

8) How do I activate the Allianz EV EcoMiles benefit?

Download the **MyAllianz App** from Google Play Store or Apple App Store and follow these steps:

***The app is currently not available for Huawei devices. We recommend accessing our services using a compatible device.*

- **Step 1:** Open the app and set up your account. Tap on "Motor Insurance" on the main screen.
- **Step 2:** Tap "**Activate Now**" under Allianz EV EcoMiles. You will see a page showing a brief explanation of how the reward system works. Enter your current vehicle mileage (odometer reading) and tap "**Activate Now**".

9) When do I have to activate the Allianz EV EcoMiles benefit?

You must activate the EV EcoMiles benefit within 30 days from the inception date of your Private Car Comprehensive insurance policy.

Example:

If your policy starts on 1 October 2025, you have until 30 October 2025 to complete the activation.

10) What happens if I miss the 30-day activation deadline?

You will not be eligible for the reward if you fail to activate the benefit within 30 days from the policy inception date.

11) Can I deactivate the Allianz EV EcoMiles benefit after activation?

No. Once activated, the add-on remains in effect for the duration of the policy.

Mileage Submission & Reward

12) What is the process for mileage submission under the Allianz EV EcoMiles benefit?

You would need to have activated the Allianz EV EcoMiles benefit at the outset first (see the Activation Process section above). Thereafter, your mileage submission can be done as follows:

- **Step 1:** Submit your odometer reading and a front-view image of your car during the Upload Period (14 days before and after policy expiry). The MyAllianz app will guide you through the submission process.
- **Step 2:** Provide your bank details through the MyAllianz app for the reward to be credited to your account.
- **Step 3:** Receive your reward via online transfer within 3 working days after successful verification.

13) When is the Upload Period for the odometer reading submission?

The Upload Period commences **14 days before** the expiry of your policy expiry and ends **14 days after** the expiry of your policy.

Example:

If your policy expires on 30 October 2026, you can submit your odometer reading anytime from 16 October 2026 to 13 November 2026.

14) What if I enter the wrong odometer reading during activation?

Please contact customer service at 1-300-22-5542 or your agent immediately for the reward.

15) What if I sell my car during the policy period?

You will not be eligible for the reward unless the policy period is **at least 365 days**.

16) What is the reward?

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

17) How is the reward calculated?

For illustration purposes, please refer to the examples below:

	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

18) How is the Average Annual Mileage calculated?

It is calculated by dividing the mileage you submit within the Upload Period by the Age of the Vehicle (in years).

Formula:

Average Annual Mileage = Submitted Mileage/Age of Vehicle

Example:

If your submitted mileage is 40,000 km and your vehicle is 4 years old, your Average Annual Mileage would be:

40,000 km/4 years=10,000 km/year

19) Is the reward taxable or considered income?

No. The reward is considered a benefit and is not taxable.

20) Can I track my mileage throughout the year in the MyAllianz app?

Currently, mileage tracking is only required during activation and final submission.

Claims & Exceptions

21) Do I still enjoy the No Claim Discount (NCD) with this add-on?

Yes. The reward is calculated based on your premium after deducting the NCD.

22) What if I make a claim that affects my NCD?

You will not be eligible for the reward if your NCD is affected by a claim.

23) What if my car is stolen during the policy period?

You will not be eligible for the reward if your car is stolen.

24) What are some of the common scenarios under which the reward will NOT be paid out?

You will not be eligible for the reward if one or more of the following occurs:

- A claim affecting your NCD is made.
- The policy is cancelled before its expiry.
- The policy period is less than three-hundred sixty-five (365) days.
- Odometer tampering, malfunction, or invalid image submission.
- Average annual mileage exceeds 15,000.

Please refer to the Allianz EV EcoMiles endorsement wording for more details.

Support & Troubleshooting

25) I'm having trouble uploading the odometer reading. What should I do?

Please email support@allianz.com.my or contact your sales representative or agent.

26) Can I activate or submit my odometer reading without using the MyAllianz app?

No. Activation and submission must be done exclusively via the MyAllianz App.