

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
Premium	RM750 (exclusive of service tax)	Effective as at 01 April 2024 : RM4.50 (exclusive of service tax) Effective as at 01 October 2024 : RM5.66 (exclusive of service tax)
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 1 300 88 8990 for claims assistance; or
- Locate our panel workshop via our website www.libertyinsurance.com.my

7. Where can I get further information?

If you have any enquiries, please refer to our branches, intermediaries or contact us at:
Toll Free : 1 300 88 8990 Email : customer@libertyinsurance.com.my Website : www.libertyinsurance.com.my

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

The information provided in this information sheet is valid as at 01 April 2024.

Liberty General Insurance Berhad 197801007153 (44191-P)
Formerly known as AmGeneral Insurance Berhad

Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3, Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur.
P.O. Box 11228, GPO Kuala Lumpur, 50740 Kuala Lumpur.

(Service Tax Registration No.: B16-1808-31015443)

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).



1300 88 8990



customer@libertyinsurance.com.my



www.libertyinsurance.com.my