



## Did You Know? - Differences Between EV vs HEV and How to Choose the Right Insurance



According to data from the Central Bureau of Statistics, the growth in the number of vehicles in Indonesia was rapid in 2018, reaching 126.5 million units, with the majority being motorcycles. The public has started shifting to environmentally friendly vehicles such as electric vehicles (EV) and hybrid electric vehicles (HEV) to reduce carbon emissions. Below is a further explanation of these two types of vehicles:

### Key Differences

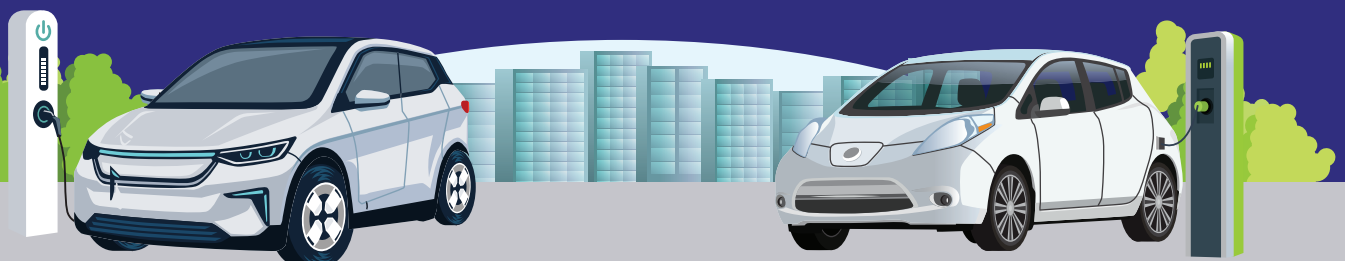
- **EV:** Fully powered by electricity, with battery charging that can be done at home (using an EV home charger or wallbox charger) or at a Public Electric Vehicle Charging Station (Stasiun Pengisian Kendaraan Listrik Umum/SPKLU).
- **HEV:** Combines a gasoline engine and an electric motor, with a smaller battery that charges while driving.

### Durability and Usage

- **EV:** Equipped with a large battery with a limited lifespan, though long-term warranties are typically available.
- **HEV:** Uses a smaller, longer-lasting battery that the fuel-powered engine recharges.

### Range and Flexibility

- **EV:** Has a limited driving range, although this continues to improve with technological advancements.
- **HEV:** Offers greater flexibility and is suitable for long-distance travel without relying on charging stations.



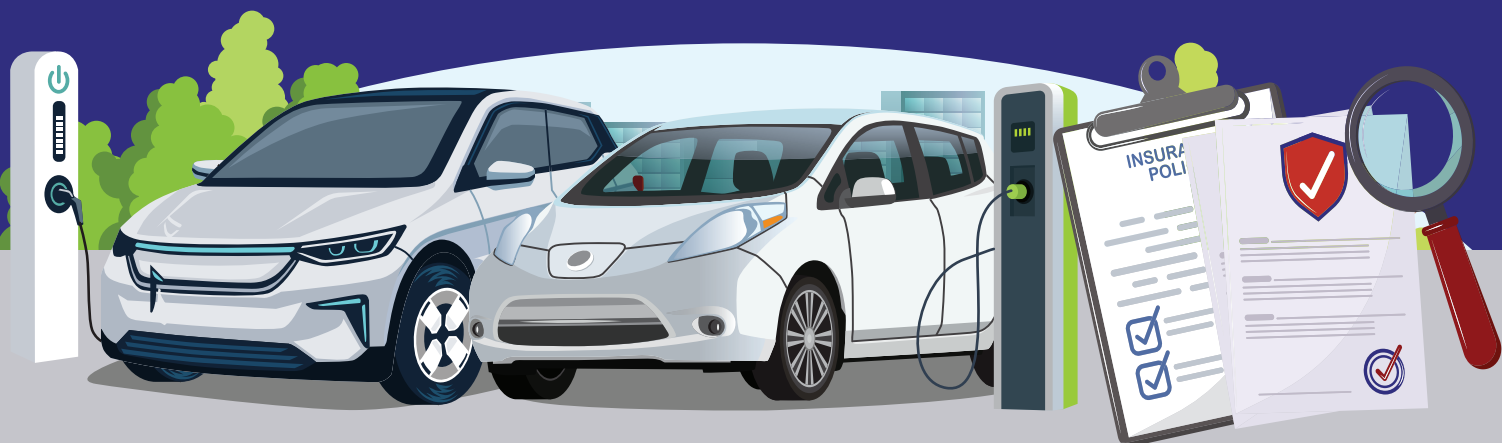
## Important Considerations

| Aspect          | Electric Vehicles (EVs)           | Hybrid Vehicles                         |
|-----------------|-----------------------------------|-----------------------------------------|
| Operating Costs | More economical, cheaper charging | Stable, but depends on fuel prices      |
| Infrastructure  | Needs electric charging stations  | Easily refueled at regular gas stations |
| Emissions       | Zero direct emissions             | Lower than conventional vehicles        |
| Performance     | Fast acceleration, quiet ride     | Smooth, automatic transition            |

As environmentally friendly vehicles become increasingly popular, it is important to consider the right insurance coverage. Insurance products for eco-friendly vehicles should be tailored to these types of vehicles' specific needs and features. Here are several key aspects to consider:

- **Battery protection**, as it is a vital and costly component (subject to the terms and conditions stated in the policy).
- **Fire risk** that may arise from the vehicle's electrical system.
- **Authorized workshops capable** of servicing electric vehicles.
- **Emergency assistance**, for example, is available in the event of battery depletion on the road (subject to the terms and conditions stated in the policy).

Hopefully, the above explanation helps you better understand the differences between electric and hybrid vehicles, as well as how to choose the right insurance. If you need assistance or further information regarding claims, please don't hesitate to contact us at **1500 – 674 (MSI)**. We will be more than happy to help.



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## Tahukah Anda? - Perbedaan Mobil Listrik & Hybrid dan Cara Memilih Asuransi yang Tepat



Berdasarkan data Badan Pusat Statistik, pada tahun 2018, pertumbuhan jumlah kendaraan di Indonesia tergolong pesat, mencapai 126,5 juta unit, dengan mayoritas merupakan sepeda motor. Dalam upaya mengurangi emisi karbon, masyarakat mulai beralih ke kendaraan ramah lingkungan seperti mobil listrik/*electric vehicle* (EV) dan *hybrid electric vehicle* (HEV). Berikut adalah penjelasan lebih lanjut mengenai kedua jenis kendaraan tersebut:

### Perbedaan Utama

- **Mobil Listrik:** Menggunakan tenaga listrik sepenuhnya, dengan pengisian baterai yang dapat dilakukan di rumah (menggunakan EV *home charger* atau *wallbox charger*) atau di Stasiun Pengisian Kendaraan Listrik Umum (SPKLU).
- **Mobil Hybrid:** Kombinasi antara mesin bensin dan motor listrik, di mana baterai yang digunakan lebih kecil dan terisi saat berkendara.

### Daya Tahan dan Penggunaan

- **Mobil Listrik:** Memiliki baterai besar dengan masa pakai terbatas, namun tersedia garansi jangka panjang.
- **Mobil Hybrid:** Baterai lebih kecil dan lebih tahan lama karena menggunakan mesin bahan bakar minyak sebagai pengisi baterai.

### Jangkauan dan Fleksibilitas

- **Mobil Listrik:** Jarak tempuh terbatas, namun terus meningkat seiring dengan kemajuan teknologi.
- **Mobil Hybrid:** Lebih fleksibel dan cocok untuk perjalanan jauh tanpa bergantung pada stasiun pengisian.



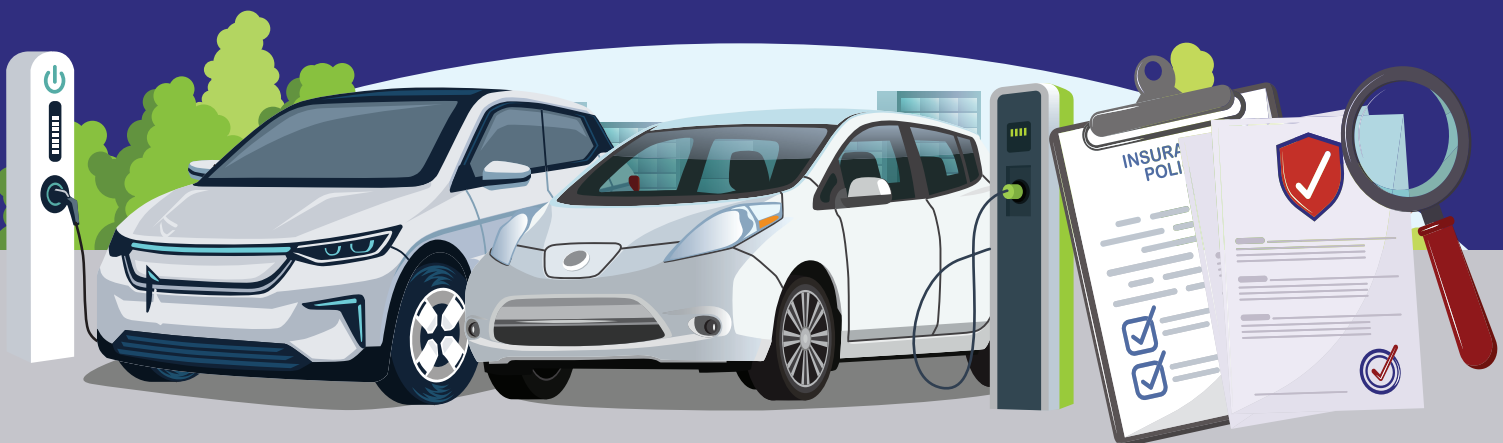
## Pertimbangan Penting

| Aspek             | Mobil Listrik                | Mobil <i>Hybrid</i>               |
|-------------------|------------------------------|-----------------------------------|
| Biaya Operasional | Lebih hemat                  | Stabil, tergantung harga BBM      |
| Infrastruktur     | Butuh stasiun pengisian daya | Bisa isi BBM di SPBU              |
| Emisi             | Nol emisi langsung           | Lebih rendah dari kendaraan biasa |
| Performa          | Akselerasi cepat dan senyap  | Stabil, transisi otomatis         |

Seiring dengan semakin populernya kendaraan ramah lingkungan, penting untuk mempertimbangkan asuransi yang tepat. Produk asuransi untuk kendaraan ramah lingkungan perlu disesuaikan dengan kebutuhan dan fitur khusus dari kendaraan tersebut. Berikut beberapa hal yang perlu diperhatikan:

- **Perlindungan baterai** sebagai komponen vital dan mahal (d disesuaikan dengan syarat dan kondisi yang berlaku pada polis).
- **Risiko kebakaran** yang mungkin terjadi akibat sistem kelistrikan.
- **Bengkel rekanan** yang mampu menangani perbaikan kendaraan listrik.
- **Layanan darurat**, misalnya saat kehabisan daya di jalan (d disesuaikan dengan syarat dan kondisi yang berlaku pada polis).

Semoga penjelasan di atas dapat membantu Anda untuk lebih memahami tentang perbedaan mobil listrik dan *hybrid* serta cara memilih asuransi yang tepat. Jika Anda memerlukan bantuan atau informasi lebih lanjut mengenai klaim, jangan ragu untuk menghubungi kami di nomor **1500 – 674 (MSI)**, dan kami dengan senang hati akan membantu Anda.



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