

Policy Wordings

ELECTRIC VEHICLE SPECIFIC MOTOR ADD ON COVERS

EV SPECIFIC MOTOR ADD ON WORDINGS FOR PRIVATE CAR AND TWO WHEELER

MOTOR INSURANCE- PRICING REVISION- PRIVATE CARS

UIN: IRDAN125RP0001V02201415

PRIVATE CAR POLICY – BUNDLED

UIN: IRDAN146RPMT0041V01202425

STANDALONE MOTOR OWN DAMAGE COVER - PRIVATE CARS

UIN: IRDAN125RP0001V02201920

TWO WHEELER PACKAGE POLICY – ANNUAL

UIN: IRDAN125RP0009V01202122

TWO WHEELER POLICY – BUNDLED

UIN: IRDAN125RP0009V01201819

STANDALONE MOTOR OWN DAMAGE COVER- TWO WHEELER

UIN: IRDAN125RP0002V01201920

COVER 1: BATTERY, CHARGER AND ACCESSORIES COVER

Motor Insurance- Pricing Revision- Private Cars- IRDAN125RP0001V02201415/A0026V01202324

Private Car Policy- Bundled- IRDAN146RPMT0041V01202425/A0067V01202425

Standalone Motor Own Damage Cover- Private Cars- IRDAN125RP0001V02201920/A0030V01202324

Two Wheeler Package Policy – Annual- IRDAN125RP0009V01202122/A0032V01202324

Two Wheeler Policy – Bundled- IRDAN125RP0009V01201819/A0036V01202324

Standalone Motor Own Damage Cover- Two Wheeler- IRDAN125RP0002V01201920/A0034V01202324

DEFINITIONS

1. **Detachable Battery** means the batteries provided or as per specification provided by Manufacturer of the insured vehicle which could be detached or removed from the vehicle for the purpose of charging using a wall mounted or standalone charger or any other reason.
2. **Wall Box Charger** means charging equipment which is fixed at a particular place and is provided by the Manufacturer of the insured Vehicle along with the insured vehicle for charging the fuel cell or which is as per specification provided by such Original Equipment Manufacturer of the insured Vehicle.
3. **Standalone Charger** means standalone charging points that can be placed anywhere and is used for charging for charging the fuel cell that is provided by manufacturer of the insured Vehicle or which is as per specification provided by Manufacturer of the Insured Vehicle.
4. **Mechanical and Electrical breakdown:** Electrical or Mechanical Breakdown means the sudden and unexpected failure of a part of the insured item arising from any permanent mechanical, electrical or electronic fault, which causes the part to stop functioning.

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Coverage:

On the payment of additional premium, the Company agrees to indemnify the Insured for the loss or damage to his/her Battery including Detachable Battery., Wall Box Charger, Standalone charger and charging accessories caused by perils insured under Own Damage section of the policy and from electrical and mechanical breakdown subject otherwise to the terms, exceptions, deductibles, conditions and limitations of the Policy.

The maximum liability of the Company to indemnify the Insured shall be limited to the Sum Insured specified in the Policy Schedule against this cover.

In case of **detachable battery**, charger - either wall mounted or standalone & other charging equipment which are not connected or attached to the vehicle being covered as electrical/electronic fittings, the condition: "whilst it/these is/ are fitted in or on the vehicle insured" stands deleted

The exclusion related to "Mechanical or Electrical breakdown" stated in Section 1 of the policy is modified to the extent of coverage provided under this cover.

EXCLUSIONS:

- i. Any loss or damage that results from neglect of the periodic maintenance as specified by manufacturer or carried out at dealer/service center not authorized by the manufacturer.
- ii. Any loss or damage that results from manufacturing defects or operating methods other than those mentioned in the owner's manual or use beyond the limitations as specified by manufacturer.
- iii. Any loss or damage to accessories/attachments not supplied as Original Equipment fitments or are not as per OEM/manufacturer specification /configurations.
- iv. Inconsequential aspects such as noises, vibrations, heating that could not lead to dismal function or performance
- v. Where a loss is covered under any manufacturer's warranty or recall campaign or under any other such package at the same time.
- vi. Any Public and / or Third party liability for bodily injury and/ or death and / or property damage arising out of detachable battery, wall mounted or standalone charger and/or charging accessories
- vii. Any loss or damage if the charging station or accessories is used for charging any device other than the Insured Vehicle.
- viii. Where charging accessories are used for commercial or Hire or Reward purpose.
- ix. Any loss or damage to detachable battery arising out of the use other than the Insured Vehicle.
- x. Any loss or damage due to normal wear and tear, improper usage or fitment of battery, charger or related accessories.
- xi. Any loss or damage due to power outages, surges or dips, or any improper voltage or current supplied.

SPECIAL CONDITION:

Battery, charger and accessories should be compliant with the safety standard norms issued by Government of India.

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COVER 2: ELECTRIC MOTOR COVER

Motor Insurance- Pricing Revision- Private Cars- IRDAN125RP0001V02201415/A0027V01202324

Private Car Policy- Bundled- IRDAN146RPMT0041V01202425/A0068V01202425

Standalone Motor Own Damage Cover- Private Cars- IRDAN125RP0001V02201920/A0031V01202324

Two Wheeler Package Policy – Annual- IRDAN125RP0009V01202122/A0033V01202324

Two Wheeler Policy – Bundled- IRDAN125RP0009V01201819/A0037V01202324

Standalone Motor Own Damage Cover- Two Wheeler- IRDAN125RP0002V01201920/A0035V01202324

On the payment of additional premium, the Company agrees to indemnify the Insured for loss or damage to the propulsion motor and/or its related Internal child parts of the Insured vehicle arising out of Water ingress and / or leakage of any oil or grease subject otherwise to the terms, exceptions, deductibles, conditions and limitations of the Policy.

The Company will indemnify for the following:

- Repair/replacement of propulsion motor and related Internal child parts.
- Labour cost incurred to overhaul the damaged propulsion motor
- Other machining charges as prescribed by the manufacturer.

CUSTOMER OBLIGATIONS:

1. Customer to follow all precautionary measures for a vehicle that is stopped or parked in a water-logged area for a considerable amount of time.

SPECIFIC EXCLUSIONS:

- i. Where a loss is covered under any manufacturer's warranty or recall campaign or under any other such package at the same time.
- ii. Any consequential loss arising out of the loss or damage specified under this cover.

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COVER 3: ZERO DEPRECIATION CLAIM FOR BATTERY, CHARGER AND ACCESSORIES COVER

Motor Insurance- Pricing Revision- Private Cars- IRDAN125RP0001V02201415/A0038V01202324

Private Car Policy- Bundled- IRDAN146RPMT0041V01202425/A0069V01202425

Standalone Motor Own Damage Cover- Private Cars- IRDAN125RP0001V02201920/A0040V01202324

Two Wheeler Package Policy – Annual- IRDAN125RP0009V01202122/A0041V01202324

Two Wheeler Policy – Bundled- IRDAN125RP0009V01201819/A0042V01202324

Standalone Motor Own Damage Cover- Two Wheeler- IRDAN125RP0002V01201920/A0043V01202324

On the payment of additional premium, the Company agrees to indemnify the Insured the amount of depreciation deducted on replacement of battery including detachable battery, charger or accessories or any of its damaged part/s under any partial own damage claim admissible under the Policy subject otherwise to the terms, exceptions, deductibles, conditions and limitations of the Policy.