

## Electric Vehicle Add On Covers for Electric Vehicle – Prospectus

With the Green India Mission raising awareness about the environmental impact of conventional vehicle use, electric vehicles (EVs) have significantly caught up in sales. As a result, these vehicles are gradually but steadily becoming more common on Indian roads. Be it cars or bikes, these electric-powered vehicles are changing the way people commute with perks like noiseless driving, pollution-less commuting, and added savings from cutting out petrol and diesel use. The batteries of these cars or bikes and other specialized parts are expensive, implying a high replacement cost. The traditional motor policy does not provide complete cover for such new age technology. Through customized add on cover for only EV's HDFC ERGO is providing protection against extravagant costs to save you from burning a hole in your pocket if there is any damage to your Electric Vehicle.

### COVER 1: BATTERY, CHARGER AND ACCESSORIES COVER

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.

### 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.

### COVER 2: ELECTRIC MOTOR COVER

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.

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

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.

### Grievance Redressal Procedure

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with Our Grievance Redressal Officer. You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- o Call Centre - 91 22 6234 6234/+91 120 6234 6234
- o Emails – [grievance@hdfcergo.com](mailto:grievance@hdfcergo.com)
- o Contact Details for Senior Citizens: 022 6242 6226 | Email ID : [seniorcitizen@hdfcergo.com](mailto:seniorcitizen@hdfcergo.com)
- o Designated Grievance Officer in each branch.
- o Company Website – [www.hdfcergo.com](http://www.hdfcergo.com)
- o Courier : Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at

**The Complaint & Grievance Redressal Cell,  
HDFC ERGO General Insurance Company Limited  
D-301, 3rd Floor, Eastern Business District (Magnet Mall),  
LBS Marg, Bhandup (West) Mumbai-400078.**

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the company at the following address

**To the Chief Grievance Officer  
HDFC ERGO General Insurance Company Limited  
D-301, 3rd Floor, Eastern Business District (Magnet Mall),  
LBS Marg, Bhandup (West) Mumbai-400078,  
e-mail: [cgo@hdfcergo.com](mailto:cgo@hdfcergo.com)**

Grievance may also be lodged at IRDAI Integrated Grievance Management system- <https://bimabharosa.irdai.gov.in>

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You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are mentioned in your policy document if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

You may also refer Our website [www.hdfcergo.com](http://www.hdfcergo.com) - <https://www.hdfcergo.com/customer-voice/grievances> for detailed grievance redressal procedure.

### About Our Company

Name of the company – HDFC ERGO General Insurance Company Limited (IRDAI Reg No 146)

Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020.

Website – [www.hdfcergo.com](http://www.hdfcergo.com)

Contact number – 022 - 62346234

Email – [care@hdfcergo.com](mailto:care@hdfcergo.com)

**Disclaimer:** THE ABOVE INFORMATION IS FOR DESCRIPTIVE PURPOSE ONLY. PLEASE REFER YOUR POLICY DOCUMENT OR OUR WEBSITE [WWW.HDFCERGO.COM](http://WWW.HDFCERGO.COM) FOR THE ACTUAL TERMS

AND CONDITIONS. INSURED ARE ADVISED TO READ THE POLICY DOCUMENT COMPLETELY FOR A FULL DESCRIPTION OF THE TERMS AND CONDITIONS OF COVERAGE AND THE EXCLUSIONS RELATING THERETO.

### INSURANCE ACT 1938, SECTION 41 - PROHIBITION OF REBATES

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

### YOU CAN REQUEST A QUOTE TODAY

For more information about our new Electric Vehicle specific Add on covers and the full range of HDFC ERGO Insurance products contact your local broker or HDFC ERGO representative.

Insurance is the subject matter of solicitation.

For more details on risk factors, terms and conditions, please read the sales brochure before concluding a sale.

UIN: Battery, Charger and Accessories Cover - Motor - IRDAN125RP0001V02201415/A0026V01202324

UIN: Electric Motor Cover - Motor - IRDAN125RP0001V02201415/A0027V01202324

UIN: Battery, Charger and Accessories Cover - Motor - IRDAN146RPMT0041V01202425/A0067V01202425

UIN: Electric Motor Cover - Motor - IRDAN146RPMT0041V01202425/A0068V01202425

UIN: Battery, Charger and Accessories Cover - Motor - IRDAN125RP0001V02201920/A0030V01202324

UIN: Electric Motor Cover - Motor - IRDAN125RP0001V02201920/A0031V01202324

UIN: Battery, Charger and Accessories Cover - Motor - IRDAN125RP0009V01202122/A0032V01202324

UIN: Electric Motor Cover - Motor - IRDAN125RP0009V01202122/A0033V01202324

UIN: Battery, Charger and Accessories Cover - Motor - IRDAN125RP0009V01201819/A0036V01202324

UIN: Electric Motor Cover - Motor - IRDAN125RP0009V01201819/A0037V01202324

UIN: Battery, Charger and Accessories Cover - Motor - IRDAN125RP0002V01201920/A0034V01202324

UIN: Electric Motor Cover - Motor - IRDAN125RP0002V01201920/A0035V01202324

UIN: Zero Depreciation Claim for Battery, Charger and Accessories Cover - Motor - IRDAN125RP0001V02201415/A0038V01202324

UIN: Zero Depreciation Claim for Battery, Charger and Accessories Cover - Motor - IRDAN146RPMT0041V01202425/A0069V01202425

UIN: Zero Depreciation Claim for Battery, Charger and Accessories Cover - Motor - IRDAN125RP0001V02201920/A0040V01202324

UIN: Zero Depreciation Claim for Battery, Charger and Accessories Cover - Motor - IRDAN125RP0009V01202122/A0041V01202324

UIN: Zero Depreciation Claim for Battery, Charger and Accessories Cover - Motor - IRDAN125RP0009V01201819/A0042V01202324

UIN: Zero Depreciation Claim for Battery, Charger and Accessories Cover - Motor - IRDAN125RP0002V01201920/A0043V01202324