



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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Motor Add-ons for 'Stand-Alone Motor Own Damage for Private Car'

Battery Protection Cover (Electric/ Hybrid) for Stand-Alone Motor OD Private Car

Wording

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Definitions

- Battery** means electric vehicle battery (EVB) or traction battery i.e. a battery used to power the electric motors of a battery electric vehicle (BEV) or hybrid electric vehicle (HEV). These batteries are usually rechargeable (secondary) batteries. These batteries are specifically designed for a high ampere-hour (or kilowatt-hour) capacity. The add-on covers this electric vehicle battery and not for SLI/ Auxiliary batteries which are used to give power for utilities of the vehicle.
- BEV (Battery Electric Vehicles)** are also known as All-Electric Vehicles (AEV). These Vehicles run entirely on a battery-powered electric drive train. The electricity used to drive the vehicle is stored in a large battery pack which can be charged by plugging into the electricity grid. The charged battery pack then provides power to one or more electric motors to run the electric car.
- Co-payment** means a cost sharing requirement under an insurance policy/add-on that provides that, the policyholder/insured will bear a specified percentage of the admissible claims amount. A co-payment does not reduce the Sum Insured.
- Consequential Damage** means the damage caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same.
- Drive Motor /Electric Motor** means a motor which is fitted on the axles which converts electric energy into mechanical energy.
- HEV (Hybrid Electric Vehicles)** are also known as series hybrid or parallel hybrid. HEVs have both engine and electric motor. The engine gets energy from fuel, and the motor gets electricity from batteries. The transmission is rotated simultaneously by both engine and electric motor which then drives the wheels.
- HEV (Hybrid Electric Vehicle) system** means the entire system containing Electric motor, DC/DC step down converter, electric generator & power electronics controller.

What is covered: -

Upon payment of additional premium, the section 1 of your Standalone Motor OD Policy is extended to cover the expenses incurred in repair or replacement of battery, Drive Motor/Electric Motor and HEV (Hybrid Electric Vehicle) system (whether they form part of or taken & fitted to the Insured Vehicle) due to consequential damages arising out of :

- water ingress
- short circuit

Conditions –

- a) This Cover will be provided up to vehicle age 3 years only.
- b) Maximum one claim will be payable under this Add-on cover per policy tenure.
- c) The maximum limit of liability under this add-on shall be restricted to 30% of the manufacturer listed selling price for BEV(s).
- d) A co-payment may be applied for this cover upon the discretion of the Company.
(Pls refer your Policy Schedule/Certificate of insurance for any applicable co-payment)
- e) Co-payment, if any, shall be applied after 30% limit of liability mentioned under point c) above for BEVs.

What is not covered: -

We will not be liable for:

- a) Any claim where the subject matter of claims is covered under any other type of insurance or manufacturer's warranty including recall campaign or under any other such packages at the same time.
- b) Any claim where the repair has been carried out without prior approval from Us.
- c) Any claim related to loss or damage due to storage, transportation or wear and tear.
- d) Any claim where charging is not done as per the guidelines of OEM (original equipment manufacturer) and using standard charging infrastructure as provided (with the vehicle) or recommended by them.
- e) Any damage attributable to neglect of periodic maintenance of the vehicle or neglect of State of Health of the battery as recommended/prescribed by the OEM (original equipment manufacturer).
- f) Any claim if all reasonable measures and precautions as prescribed by the OEM (original equipment manufacturer) are not followed by the insured at all times.
- g) Any willful damage by the Insured/his employees/family members.
- h) Any damage attributable to modifications/additional installations to the vehicle not approved by the OEM (original equipment manufacturer)
- i) Any consequential loss arising out of untimely charging or over discharge not in line with the OEM (original equipment manufacturer) recommendations.
- j) Any repair/replacement not carried out at an Authorized garage/service centre of the OEM (original equipment manufacturer).
- k) Any claim intimated to Us after 30 days of occurrence of the event leading to a claim under this add-on.

Insured obligations:

- a) You must take all reasonable steps to avoid loss or damage to battery. You must not continue to drive the vehicle after any damage or incident if this could cause further damage to the battery.
- b) If due to any reason whatsoever, insured replaces battery of the insured vehicle, it is his/her obligation to inform us about such change with necessary details of the new battery including but not limited to identification number or original invoice. It may be noted that the Company shall not be liable to any loss or damage to any battery whose original invoice or identification number has not been informed to us and has not been endorsed under the policy."