



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

Motor Add-ons for Private Car

PROSPECTUS/ SALES LITERATURE

Add-ons Name	UIN
Battery Protection Cover (Electric /Hybrid) for Bundled cover for Private Car	IRDAN106RP0010V01201819/A0003V01202324
Battery Protection Cover (Electric /Hybrid) for Private Car Act & Comprehensive Policies	IRDAN106RP0005V01200001/A0004V01202324
Battery Protection Cover (Electric /Hybrid) for Stand-Alone Motor OD for Private Car	IRDAN106RP0002V01201920/A0002V01202324

Battery Protection Cover Add-ons is available with the following base products:

1. Private Car Act & Comprehensive Policies
2. Bundled cover with one year term for own damage and three years motor third party insurance policy for private cars
3. Stand-Alone Motor Own Damage for Private Car

What is covered: -

Upon payment of additional premium, the section 1 of your Standard Motor Package Policy/ 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 :

- a) water ingress
- b) 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.
- 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."

Grievance or Complaint

The Insured may register a grievance or complaint by visiting the Company's website www.iffcotokio.co.in. The Insured may also contact the offices from where he/she has bought the policy or the grievance officer who can be reached at the Company's corporate office.

Grievance Department details are as mentioned below:

Website: <https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal>
Toll free: 1800-103-5499
E-mail: support@iffcotokio.co.in
Courier : Chief Grievance Officer
IFFCO-Tokio General Insurance Co Ltd
IFFCO Tower, Plot no. 3
Sector -29, Gurgaon – 122001

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. The list of branches with addresses are available at <https://www.iffcotokio.co.in/contact-us>
If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at chiefgrievanceofficer@iffcotokio.co.in

PROHIBITION OF REBATES

Section 41 of the Insurance Act 1938 provides as follows:

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 except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in Company with the provisions of the section shall be punishable with fine which may extend to ten lakh rupees.

Notes:

- The terms and conditions of the Standard Motor Package Policy will apply unless stated otherwise.
- Prospectus/ Sales literature contains salient features of the product. For exhaustive details on covers, exclusions and conditions, kindly refer Policy Wordings. For all Insurance contracts, Schedule along with Coverage Wordings will be considered as contract documents. For more and detailed information regarding policies/ claims, please contact the nearest IFFCO-Tokio Office/ Authorized representative of the Company.