



**IFFCO-TOKIO GENERAL INSURANCE CO. LTD**

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**Motor Add-ons for 'Bundled Cover With One Year Term For Own Damage And Three Years Motor Third Party Insurance Policy For Private Cars'**

**Charger and Charging Accessories Cover for Bundled cover for Private Car**  
**Wording**

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**Definitions**

1. **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 ( Starting , Lighting & Ignition ) / Auxiliary batteries which are used to give power for utilities of the vehicle.
2. **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.
3. **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.
4. **Detachable Battery** means 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.
5. **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.
6. **HEV (Hybrid Electric Vehicle) system** means the entire system containing Electric motor, DC/DC step down converter, electric generator & power electronics controller.
7. **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.
8. **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.

**What is covered: -**

Upon payment of additional premium, We agree to indemnify reasonable and customary expenses incurred against repair or replacement for the loss / failure or damage to the following :

- wall box/wall mounted as well as portable vehicle charger and charging accessories (including but not limited to charging pin/gun, charging socket, charging cable).
- electrical panel for vehicle charging point of the Insured BEV/HEV.

Arising out of/attribution to/caused by the following perils :

- Accidental external means
- Water or any liquid ingress or moisture buildup .
- Leakage of liquid or grease
- Short-circuit or arcing or self heating or leakage of electricity (while mounting, dismounting, or standing idle vehicle in the charging port).
- Unexpected surge of power while charging the battery
- Spontaneous, unexplained and uncontrolled exothermic electrochemical reactions (of substrates that are within the battery cells) resulting in explosion of and or visible flames and or smoke .

**Conditions:-**

- a) This Cover will be provided up to vehicle age 7 years only.
- b) Maximum number of claims payable under this Add-on cover per policy tenure shall be mentioned on your Policy Schedule/Certificate of Insurance.
- c) Any claim under this add-on will affect the entitlement of availing NCB (No Claim Bonus) as per the Table mentioned on the Schedule of Standard Motor Package Policy.
- d) The electrical panel should be installed specifically for the insured vehicle as recommended by the OEM and should not be used for any other Vehicle. Failure to comply this condition shall prejudice Your Claim.
- e) Charger(s), their accessories and panel(s) covered should not be more than 7 years of age.
- f) Co-pay (if any) as mentioned on your policy schedule shall be applicable at the time of claim assessment under this add-on.
- g) In case of ownership transfer ,where the policy is transferred to the new owner , the coverage under this add on shall be valid for the new owner without any premium impact.
- h) This add-on is available only if the Electric/ Hybrid Vehicle Add-on is opted.

**What is not covered :-**

**We will not be liable for:-**

- a) Any payment under this Add-on in case the vehicle is a Total Loss/ Constructive Total Loss.
- b) Any claim where the subject matter of claims is covered under any other type of insurance or warranty including recall campaign or under any other such packages at the same time.
- c) Any claim that results from manufacturing defects or operating methods other than those mentioned in the owner's manual or usage beyond the limitations as specified by the manufacturer.
- d) Any claim where the repair has been carried out without prior approval from Us.
- e) Any claim related to loss or damage due to wear and tear.

- f) 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 the OEM.
- g) Any damage attributable to neglect of periodic maintenance of the vehicle or neglect of state of health of the battery/ charger accessories/ cables/ electrical panels as recommended/prescribed by the OEM (original equipment manufacturer).
- h) 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.
- i) Any willful damage by the Insured/his employees/family members.
- j) Any damage attributable to modifications/additional installations to the vehicle not approved by the OEM (original equipment manufacturer).
- k) Any repair/replacement not carried out at an authorized garage/service center of the OEM (original equipment manufacturer).
- l) Any claim of inconsequential aspects such as noises, vibrations, heating that do not affect or reduce the performance of the charger & accessories .
- m) Any loss or damage to accessories/attachments not supplied as Original Equipment fitments or are not as per OEM/manufacture specifications/configurations.
- n) Any loss or damage due to power outages or dips in voltage or current supplied.
- o) Any loss to chargers/cables/accessories if used for charging any device other than the Insured Vehicle.
- p) Any claim where the battery is already dead/non-functional before opting for this add-on.
- q) Any claim where You did not take minimal reasonable care to protect further loss after occurrence of an event which may have given rise to a claim.
- r) Any kind of consequential loss.

**Insured obligations:-**

- a) You must take all reasonable steps to avoid loss or damage to your vehicle. You must not continue to charge the vehicle after any damage or incident if this could cause further damage to the charger/ electrical panel or vehicle.
- b) If due to any reason whatsoever, insured replaces battery/charger of the insured vehicle, it is his/her obligation to inform us about such change with necessary details of the new battery/charger/accessories/panel 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/charger whose original invoice or identification number has not been informed to us and has not been endorsed under the policy.
- c) Battery, charger, its accessories and panel should be compliant with the Safety standard norms issued by the Government of India.