

**Cholamandalam MS General Insurance Company Limited**

Registered Office: 2nd Floor, "Dare House" No.2, NSC Bose Road, Chennai - 600 001.

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PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123



Add-on Covers of Motor Product -  
Motor Two - Wheelers Policy Bundled  
UIN IRDAN123RP0017V01201819

Name of the Add-on cover	UIN of the Add-on cover	Cover combination
Cover for charging equipment of Electric Vehicle	IRDAN123RP0017V01201819/A0002V01202324	1 year OD + 5years TP

In consideration on payment of additional premium for this cover, it is hereby declared and agreed that we will indemnify you for loss or damage to your charging equipment, whether fixed or portable including accessories, as a result of the following and happening during the policy period whilst charging the Insured Vehicle:-

1. Breakdown
2. Perils covered under Section I of the Motor Insurance Policy

The amount of compensation payable will be based on the invoice price subject to depreciation as per Table below:-

Age of the charging equipment	% of depreciation on the Invoice price of the charging equipment
Not exceeding 1 year	20%
Exceeding 1 year but not exceeding 2 years	40%
Exceeding 2 years but not exceeding 3 years	60%
Exceeding 3 years but not exceeding 4 years	80%

This Add-on cover is subject to a compulsory deductible of 5% of the final amount of claim payable to the insured.

**Definitions:-**

**Breakdown:** Break down means electrical failure of an insured Equipment for the Purpose of charging the Battery that causes it to not function in its intended manner.

**Insured Vehicle:** Insured vehicle refers to Electric motorcycles and scooters which are plug-in electric vehicles with two or three wheels. Power is supplied by a rechargeable battery which drives one or more electric motors. The details of which are mentioned in the Policy.

**Sum Insured:** Sum Insured refers to section 1 of Motor Policy including charging Equipment.

**Charging equipment refers to the Equipment which** is provided by the OEM/ manufacturer along with the insured electric vehicle for charging the battery fitted to or inbuilt in the insured vehicle.

**Specific exclusions:**

The Add-on cover is subject to following exclusions:-

1. Any damage that results from neglect of the periodic maintenance as specified by manufacturer or not carried out at an authorized dealer/service center of the manufacturer.
2. Any damage that results from operating methods other than those mentioned in the owner's manual or use beyond the limitations as specified by manufacturer.

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3. Any accessories/attachments not supplied as Original Equipment fitments.
4. Inconsequential aspects such as noises, vibrations, heating that could not lead to dismal function or performance.
5. Any claims for repair/replacement of parts covered under the Manufacturer's Warranty Period.
6. Consequential damage or loss whatsoever, any legal liability, death or injury to Insured, third party and damage to personal property and third party property damages.

Subject otherwise to terms, conditions and exceptions of the policy.