



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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### ADD-ONS FOR PRIVATE CAR PACKAGE POLICY- 3 YEARS

#### Wordings

#### Electric/Hybrid Vehicle Cover for Private Car Package Policy – 3 Years

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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. **BMS (Battery Management System)** is an electronic system that manages insured vehicle battery, such as by protecting the battery from operating outside its safe operating area, monitoring its state, calculating secondary data, reporting that data, controlling its environment, authenticating it and/ or balancing it.  
The BMS also controls the charging and discharging, as well as recharging of the battery by redirecting the recovered energy (i.e., from regenerative braking) back into the insured vehicle Battery. Inverter, converter and the cooling systems form part of the BMS. For the purposes of this policy, it means the original BMS provided by the manufacturer along with new purchase of the insured Vehicle without any modifications or the original BMS that has been replaced by the original equipment manufacturer following some fortuitous event.
4. **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.
5. **Detachable Battery** 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.
6. **Drive Motor /Electric Motor** means a motor which is fitted on the axles which converts electric energy into mechanical energy.

7. **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.
8. **HEV (Hybrid Electric Vehicle) system** means the entire system containing electric motor, DC/DC step down converter, electric generator & power electronics controller.
9. **Authorized Workshop:** It means a motor vehicle repair workshop / garage / service station authorized by Us and adequately equipped to deal with the breakdown or accident in question.
10. **Damage/Damaged:** It means loss of or damage to the insured vehicle (including accessories).
11. **We/Our/Us:** It means IFFCO Tokio General Insurance Company Ltd, also known as ITGI.
12. **You/Your/Yours:** It means the person(s)/entity(ies) named as the insured in the schedule for this coverage.

#### **What is covered: -**

In consideration of the payment of additional premium paid by You, We agree to indemnify reasonable and customary expenses incurred against repair or replacement for the loss / failure or damage to the following parts of the HEV/BEV's:

- Battery including detachable battery
- Battery Management System (BMS)
- Drive Motor/Electric Motor and their related child parts

Arising out of/attributable to/caused by the following perils while the vehicle is running or idle or during transit, mounting/dismounting of vehicle and charger, or while charging:

- Accidental external means
- Water or any liquid ingressions 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 from the battery or BMS or their child parts.

#### **Conditions:-**

- a) Maximum number of claims payable under this add-on cover for each year of the policy period shall be mentioned on Your policy schedule.
- b) Any claim under this add-on will affect the entitlement of availing NCB (No Claim Bonus).
- c) Co-pay (if any) as mentioned on Your policy schedule shall be applicable at the time of claim assessment under this add-on.
- d) 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.

### **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 Workshop 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 vehicle.
- m) Any loss or damage to detachable battery arising out of use in anything other than the insured vehicle.
- n) Any loss or damage to accessories/attachments not supplied as Original Equipment fitments or are not as per OEM/manufacturer specifications/configurations.
- o) Any loss or damage due to power outages or dips in voltage or current supplied.
- 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 drive / charge the vehicle after any damage or incident if this could cause further damage to the vehicle/ battery.
- 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 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.

- c) Battery should be compliant with the Safety standard norms issued by the Government of India.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy to which this add on is attached.

