

**Battery Protect Add-on Cover**

**Prospectus**

**Battery Protect:**

This cover is applicable if it is shown on Your schedule.

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential loss/damages arising out of:

- Unexpected power surge while charging the battery
- Water ingress
- Short circuit including but not limited to whilst mounting, dismounting or vehicle charging
- Spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions resulting in explosion of and /or visible flames and or smoke

causing loss or damage to battery, drive Motor/electric Motor and HEV (Hybrid electric vehicle) system, whether it forms part of or taken & fitted separately to the insured vehicle/HEV Battery & BMS.

For the purpose of this add-on cover,

- Consequential loss/damages would mean "the damage more specifically expressed hereinabove caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same".
- Battery would mean an electric-vehicle battery (EVB) (also known as a traction battery) is a battery used to power the drive motor/electric motors of a battery electric vehicle (BEV) or hybrid electric vehicle (HEV). These batteries are usually rechargeable (secondary) batteries, and are typically lithium-ion batteries. These batteries are specifically designed for a high ampere-hour (or kilowatt-hour) capacity. Electric-vehicle batteries differ from starting, lighting, and ignition (SLI) batteries as they are designed to give power over sustained periods of time and are deep-cycle batteries.
- Drive Motor/electric Motor is a motor which is fitted on the axles which converts electric energy into mechanical energy.
- HEV (Hybrid electric vehicle) system - The HEV system contains of Electric motor, DC/DC step down converter, electric generator & power electronics controller
- In case of an accident, payment under this add-on would be made only when there is evidence of under carriage damage to Battery and resulting into damage to covered parts as mentioned above.
- In case of short circuit while mounting, dismounting or vehicle in charging port resulting into damage/failure to covered parts as mentioned above.

**Important Conditions:**

This cover is subject to the following additional conditions:

- This add-on cover shall be applicable to the number of Own Damage claims as shown in the Policy Schedule during the policy period and commencing from the policy start date.
- If you make a claim under this add-on cover in the expiring policy, the No Claim Bonus applicable will be zero for the renewal policy.
- Mid-term addition of this add on shall not be allowed.
- If Depreciation Cover add-on is opted under the base policy, then depreciation shall not be deducted at the time of claim settlement under this add-on.
- In case of ownership transfer of the vehicle, the coverage under this add-on shall be valid for the new owner also.

**Applicable Exclusions:**

The Company would not be liable for:

- Any claim where the subject matter of claims is covered under manufacturer's warranty.
- Goodwill compensation and costs incurred in the recall campaigns of the manufacturer.
- Any claims related to loss or damage due to wear and tear.
- Any Claim reported after 30 days shall not be covered.
- Any claim where battery or charger used are not of Authorized OEM.
- Any claim where charging is not done as per the guidelines of OEM.
- Any claim where battery is already dead due to untimely charging or any other purpose.
- Any claim where the repair has been carried out without prior approval from the Company.
- Vehicle stopped due to over discharge of batteries and is not plugged for charge within 24 hours from the time of stoppage.
- This add-on cover shall not apply if the car or any part thereof is repaired or altered otherwise than in accordance with the standard repair procedure or by any Modification, Alteration, Disassembly, Repair or Replacement by unauthorized person/repairer.

Subject otherwise to the terms, conditions and limitations of the Policy.

**STATUTORY WARNING - PROHIBITION OF REBATES**  
**(Under Section 41 of Insurance Act 1938)**

- 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, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
- 2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.