

Battery Protect Cover Add-on for Stand-Alone Own Damage Private Car Insurance

Battery Protect Cover (For Electric/Hybrid vehicle (Petrol + Electric))

In consideration of payment of an additional premium of Rs _____ 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 damages arising out of water ingress/Short circuit 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. Provided always that:

1. For the purpose of this add-on, 'Consequential Damage' 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".
2. Battery would mean an **electric-vehicle battery (EVB)** (also known as a **traction battery**) is 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, 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.
3. Drive Motor/electric Motor is a motor which is fitted on the axles which converts electric energy into mechanical energy.
4. HEV (Hybrid electric vehicle) system - The HEV system contains of Electric motor, DC/DC step down converter, electric generator & power electronics controller
5. 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.
6. In case of short circuit while mounting, dismounting or vehicle in charging port resulting into damage/failure to covered parts as mentioned above.
7. The Company would not be liable for:
 - a) Any claim where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
 - b) Any claim which is intimated to the Company after 30 days of the happening of loss or damage.

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- c) Any claim where the repair has been carried out without prior approval from the Company
- d) Any claims related to loss or damage due to wear and tear
- e) Any claim where battery or charger used are not of Authorized OEM (original equipment manufacturer)
- f) Any claim where Charging is not done as per the guidelines of OEM (original equipment manufacturer)
- g) Standalone damage to wall mounted charger due to water ingress will not be covered.
- h) Any claim where battery is already dead due untimely charging or any other purpose.
- i) Any claim where battery is overcharged.
- j) Maximum one claim will be payable under this Add on cover per policy tenure.
- k) Modifications, Alterations, Tampering or Improper Repairs
- l) Vehicle stopped due to over discharge of batteries and is not plugged for charge within 24 hrs from the time of stoppage.
- m) Vehicle is left unused for more than 90-days with unplugged condition (A/C main power off)
- n) Gradual capacity loss of the battery & degree of degradation of battery is not covered if charging is achieving below 70%

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