

**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
Battery Protect	IRDAN123RP0017V01201819/A0027V01202324	1 year OD + 5years TP

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 (including labour cost) incurred in replacement of Battery (ies) and / or Battery Management system (BMS) whether it forms part of or taken & fitted separately to the insured vehicle due to:-

- Unexpected Power Surge while charging the battery (including whilst the battery is being charged and is in disengaged condition from the insured vehicle) that results in damages to battery and / or BMS.
- Mechanical shock to the battery and / or BMS resulting from accidental collision or impact damage.
- Consequential Damages arising out of
  - Submergence in water resulting in Moisture build-up within the battery and / or the BMS.
  - Water ingress / short circuiting causing loss or damage to battery or BMS.
- 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 and / or the BMS.
- Breakdown.

**Definitions:-**

- For the purpose of this add-on, '**Consequential Damage**' would mean "the damage more specifically expressed herein above 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) used to power the electric motors of a Battery Electric Vehicle (BEV).
- Breakdown** means electrical failure of an insured Equipment that is covered under this add-on that causes it not to function in its intended manner. Any breakdown that is covered under Manufacturer's warranty is not covered under this add-on cover.

**Special conditions:**

- In case of an accident, payment under this add-on cover would be made only when there is an evidence of under carriage damage to Battery.
- Maximum of one claim will be payable under this add on cover per policy period.
- The add-on cover is applicable for a maximum of 4 years from the date of purchase of a brand new Battery fitted to / in-built in the insured vehicle.

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4. If the customer replaces an existing battery with a new one during the currency of the policy, then the add-on cover will be applicable for the new battery. This will be subject to:
  - a) Payment of additional premium by the insured for the replaced battery on short period scales as per policy terms from the date of replacement to date of expiry of the policy.
  - b) Intimation to us of such replacement within 3 days from the date of replacement.
5. The maximum liability under this add-on cover will be the invoice value of the new Battery and / or Battery Management system that prevailed at the commencement of the policy or replacement if Battery is replaced.
6. If more than one Battery forms part of or taken and fitted separately to the insured vehicle, the insured should declare the additional battery details for insurance to us at the commencement of the Policy or immediately after fitting of the Battery.

At the time of claim, if it is found that the insured vehicle is fitted with more than one Battery and insured had not declared to us at the commencement of the policy or immediately after fitting of the Battery, the Company will not be liable for the claim on the grounds of mis-representation and non-disclosure by the insured and the Add-on cover will be cancelled with immediate effect and no refund of add-on premium will be allowed.

**Specific exclusions:**

The Company will not be liable for:

1. Any claim where the subject matter of claim 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.
2. Any claim which is intimated to the Company after 7 days of occurrence of the event leading to a claim under this add-on cover.
3. Any claim where the repair has been carried out without prior approval from the Company.
4. Any claims related to loss or damage due to wear and tear.
5. Any claim where Charging is not done as per the guidelines of OEM (original equipment manufacturer).
6. Any claim due to overcharging of the Battery.
7. Any Battery not prescribed by Original Equipment manufacturer.
8. 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.
9. Inconsequential aspects such as noises, vibrations, heating that could not lead to dismal function or performance.
10. Any claims for repair/replacement of parts covered under the Manufacturer's Warranty Period.
11. 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.
12. Any claim due to Battery swapping.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy.