

Cholamandalam MS General Insurance Company Limited

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

Toll Free: 1800 208 5544 | Ph: 044 4044 5400 | Fax: 044 4044 5500 |

E-mail: customercare@cholams.murugappa.com | www.cholainsurance.com

PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123



Add-on wording of Chola Long Term Private
Car Package Policy
UIN IRDAN123RPMT0030V01202425

Battery Protect UIN IRDAN123RPMT0030V01202425/A0042V01202425

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 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.

Definitions:-

1. 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".
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.

Special conditions:

1. 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.
2. In case of short circuit while mounting, dismounting or vehicle in charging port resulting into damage/failure to covered parts as mentioned in Definitions 2, 3 and 4.
3. Maximum one claim will be payable under this Add on cover per annual policy tenure.
4. The Add-on is applicable for maximum of 3 years from the date of purchase of a brand new battery in the insured vehicle.
5. If the customer replaces an existing battery with a new one during the currency of the policy, then the Add-on cover will cease to operate from the date of such replacement.
6. The replacement value which is the cost of a new battery, drive Motor/electric Motor and HEV (Hybrid electric vehicle) system shall be subject to depreciation based on age of the vehicle as per policy terms.

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Special exclusions:

The Company will not be liable for:

1. 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.
2. Any claim which is intimated to the Company after 30 days of the happening of loss or damage.
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 where battery is already dead due to untimely charging or any other purpose.
7. Vehicle stopped due to over discharge of batteries and is not plugged for charge within 24 hrs from the time of stoppage.

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