

## Hybrid Electric Car Shield

(Add on cover for Private car Package/Own Damage/Bundled policy customers)

### What is covered?

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, We hereby undertake to indemnify You for expenses incurred in repair or replacement due to enlargement of loss/damages arising out of admissible perils as stated below:

- Unexpected power surge
- Water ingress
- Short circuit
- Spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions resulting in explosion of and or visible flames and or smoke.

causing loss or damage to parts forming part of or taken & fitted separately to the insured vehicle, as listed in below, but not limited to

- HEV Battery & BMS
- SHVS
- ISG (Integrated Starter Motor)
- Inverter & Converter assembly
- Drive / Electric motor
- Power cable
- HVCPU
- Internal child parts of HEV system
- Boost & DC-DC converter
- Hybrid transaxle
- Compressor with motor assembly
- EV Switch

### Additional Benefit :

In case of ownership transfer, the coverage under this add-on shall be passed on to the new owner.

### Conditions

1. Maximum 2 Own damage claims will be admissible in a policy period.
2. The Add-on is applicable for maximum of 5 years from the date of sale of a brand-New Hybrid electric
3. vehicle.
4. NCB (No Claim Bonus) will be impacted at the time of renewal, in case if claim is lodged under this add on.

### What is not covered?

#### The company will not be liable for :

1. Any claim where the subject matter of claims is covered under manufacturer's warranty.
2. Goodwill compensation and costs incurred in the recall campaigns of the manufacturer.
3. Depreciation on parts, if the depreciation waiver clause add-on is not opted.
4. Any Claim reported after 30 days shall not be considered.

5. Any claim with regards to this add-on where the repair has been carried out without prior approval from Us.
6. This add-on shall not apply if the car or any part thereof is repaired or altered otherwise than in accordance with the standard repair procedure as per manufacturer's guidelines or by any Modification, Alteration, Dis-assembly, Repair or Replacement by unauthorized person/repairer.
7. Any claim related to loss or damage due to wear & tear.

Definitions	
<b>We/Us/Company/Insurer</b>	The Insurance Company as defined in your certificate of Motor Insurance and Policy Schedule.
<b>You/Your/Policy Holder</b>	The Person named as policy holder on your current certificate of Motor Insurance and policy schedule
<b>HEV</b>	Hybrid Electric Vehicle
<b>BMS</b>	Battery Management System
<b>SHVS</b>	Smart Hybrid Vehicle System
<b>HVCPU</b>	Hybrid Vehicle Central Processing Unit
<b>DC-to-DC converters</b>	Devices that temporarily store electrical energy for the purpose of converting direct current (DC) from one voltage level to another.

**Hybrid Electric Car Shield UIN Nos.**

Car Shield Private Car Package Policy - IRDAN102A0001V01202324

Bundled Private Car Long Term Policy - IRDAN102A0002V01202324

Stand-Alone Motor Own Damage Policy - Private Car - IRDAN102A0003V01202324