

EV Secure Plus – Standalone Own Damage Private Car**Prospectus**

Note: This document is only a summary of the features of the Add-On Covers offered along with Raheja General Private Car Bundled Policy. Actual Benefits available are as mentioned in the policy and are subject to its terms, conditions & exclusions.

EV Secure Plus – Private car Bundled a specialized add-on protection package for Electric Vehicles covering Battery, BMS, Motor and Charger related risks.

Product Overview

EV Secure Plus provides enhanced protection for electric vehicle components against consequential damage arising from events such as water ingress, short circuits, power surges, electrical leakage, self-heating, arcing and similar risks.

Eligible Vehicle Types

Battery Electric Vehicles (BEV), Plug-in Hybrid Electric Vehicles (PHEV), Hybrid Electric Vehicles (HEV) and Fuel Cell Electric Vehicles (FCEV).

Coverage Options

Cover name	What is Covered
Battery & BMS Cover	Battery, BMS and related EV components damaged by power surge, water ingress, short circuit, thermal events, leakage and self-heating.
Motor Cover	Electric motor, differential and transmission related consequential damage from specified insured events.
Charger Cover	Charging cable, adapter and wall charger against specified accidental damage, theft and rodent bite (subject to conditions).

1) Battery & BMS Cover Highlights

- Unexpected power surge or electrical leakage during charging
- Water ingress or moisture build-up

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- Short circuit
- Thermal events causing flames, smoke or explosion
- Self-heating, arcing and battery liquid leakage

2) Motor Cover Highlights

- Water ingress into motor, differential or transmission units
- Motor coolant leakage
- Short circuit, self-heating and arcing
- Power surge or electrical leakage

3) Charger Cover Highlights

- Rodent damage, theft, impact damage
- Power fluctuation and electrical leakage
- Short circuit, water ingress and liquid leakage
- Thermal events causing smoke, flames or explosion

Major Exclusions

- Losses covered under manufacturer warranty, recall campaign or another insurance policy.
- Wear and tear, maintenance related issues and poor workmanship.
- Unauthorized modifications, repairs or servicing.
- Failure to follow OEM charging, operating or maintenance guidelines.
- Constructive Total Loss (CTL) or Total Loss claims.
- Claims reported beyond 30 days from loss, subject to insurer discretion.

Important Conditions

- Cover applies only if shown in the policy schedule.
- Number of admissible claims and limits are as specified in the policy schedule.
- Reasonable care must be taken to prevent and mitigate loss.
- Depreciation will apply as per policy terms unless otherwise covered.
- No Claim Bonus may be impacted if a claim is made under this add-on.

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Disclaimer: This prospectus is a simplified summary of EV Secure Plus. Coverage is subject to full policy terms, conditions, exclusions and limits.

In the event of claim

On the occurrence of any loss, within the scope of this cover the Insured/Insured Person shall:

- Intimate to Raheja QBE Call centre at 1800-102-7723

This Product prospectus gives the salient features of the product only. For further details on all the conditions and exclusions related to Private Car Bundled Policy, please refer policy wordings.