

# EV Protect

(add-on under  
Car Secure)



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Car Secure Coverage



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# Car Secure Coverage

## Own Damage cover

Your EV deserves nothing but complete protection. Our Own Damage cover protects you from unforeseen expenses incurred for your car due to accidents, natural disasters, fires, or other covered mishaps. So go ahead and enjoy the drive, knowing we've got your back.

**Tenure: 1 year**

## Third-Party cover

We help you stay protected from any mishaps that may arise if someone else's property is damaged, if someone is injured or there is a death of someone that occurs while you're driving. This cover is mandatory under the Motor Vehicle Act.

**Tenure: 3 years**

## Comprehensive

Your EV deserves nothing but complete protection. This offers a package of Own Damage (OD) and Third Party (TP) cover.

**OD Tenure: 1 year**

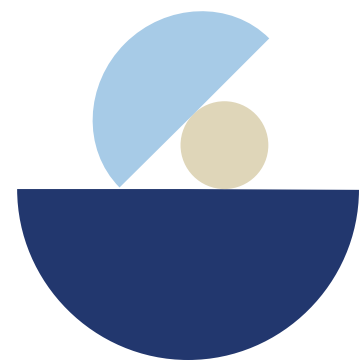
**TP Tenure: 3 years**

## Compulsory Personal Accident (CPA) cover for owner-driver

The safety of you and your loved ones always comes first. Our CPA cover offers coverage of up to ₹15 Lakh, supporting you during life's most uncertain moments. We've got you protected.

If you

1. Already have a ₹15 Lakh Personal Accident cover from another insurer
  2. Don't have a valid driving license
  3. Already have a Personal Accident cover with Capital Sum Insured of or more than ₹15 Lakh
- then there's no need to purchase it again.





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## What's in it for your EV?

Your EV is more than just a vehicle; it's a statement. Keep it protected from unexpected surprises with EV Protect, designed to safeguard the most vital components of your car.



### Motor cover

An efficient motor keeps you moving and we make sure it stays that way. This coverage helps with repair or replacement costs incurred due to:

- Water entering the electric motor or its key parts
- Coolant leaks affecting performance
- Unexpected chemical reactions leading to fire or smoke



### Battery cover

Your battery is the lifeline of your EV. Our protection ensures you're covered against issues like:

- Power surges
- Electrical leaks while charging
- Damage caused due to water entry or moisture buildup



### Charger cover

Your charging equipment is just as important as your car. With EV Protect, you're covered against:

- Rodent or animal bite
- Theft
- Power fluctuations and surges
- Electrical leakage or short circuits
- Water entry or moisture buildup



### Consumables cover

We'll cover your expenses for the consumable items that may be damaged due to a mishap. These include:

- Screws
- Brake fluid
- AC gas
- Nuts & bolts
- Bearings





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## What's in it for your EV?



### Depreciation cover

Parts may age, but your protection won't. If your EV's components need to be replaced after an accident or any other covered mishap, we'll make sure you're reimbursed for the actual value and not the reduced, depreciated cost. This helps you hold onto the full worth of what you drive.



### Return to Invoice (RTI)

If your EV is stolen or cannot be brought back to original condition after the mishap like floods, or faces irreparable damage, our RTI cover ensures you're reimbursed with the exact amount you paid at the showroom. No more worries about depreciation, be rest assured that you'll get what your car is truly worth for.



### Roadside Assistance (RSA)

Our Roadside Assistance gives you access to on-the-spot help when you need it the most, with up to 4 service claims during your policy term.

Here's how we've got your back on the road:

- **Flat tyre services**

Got a flat tyre? No worries! We'll quickly repair or replace your tyre so you can get rolling again.

- **On-site repair**

For minor hiccups like blown fuses or small electrical faults, we'll send someone to fix the issue then and there.

- **Towing support**

If your EV can't be fixed where it stands, we'll tow it to the nearest authorised garage within a 50 km radius.

- **Taxi assistance**

When repair isn't possible on site and you need to get home, we'll arrange a taxi to drop you at your registered address (up to 50 km). Any extra distance will be upon you but we'll still help you plan the route.





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# What's in it for your EV?

## Optional add-ons



### Unnamed passenger cover

Your passengers are part of your journey too. This cover ensures that all passengers in your EV receive compensation in case of an accident, ensuring peace of mind for everyone.



### Tyre cover

Whether it's a pothole or a sharp curb, accidents to your EV's tyres or tubes are taken care of. We help you replace or repair it, if there's an accident. However, factory defects, weather wear, or chemical exposure aren't covered.



### Loss of personal belongings

Life happens fast, and sometimes your things get left behind. If your personal items inside the car are lost or damaged during a covered event, we'll help recover the value (please note this doesn't include cash, jewellery, etc.).



### Daily car allowance

If your EV is being repaired, stolen, or declared a total loss, we help keep your routine on track. Get travel reimbursement so your plans don't skip a beat.





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## What's not covered?



If you promised to pay someone in a contract, even if it's not the law, your insurance won't pay for it.



For the things that happen outside your coverage area, your policy only works within a set region (like India). If something happens to your car elsewhere, it's not covered.



If you use your personal vehicle for anything outside the declared usage type, any damage or loss might not be covered.



As your car gets older, its parts lose value. Unless you've added a depreciation cover add-on, your claim will be reduced for that wear and tear.





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## Here's how to claim

You can choose from the options below to raise a claim:



1800 266 4545



prioritycare@zurichkotak.com



www.zurichkotak.com



Zurich Kotak app to intimate claims

- Post claim registration, we will provide you with a Claim Reference Number.
- You will be required to submit the relevant documents, which may include
  1. Driving License
  2. RC Copyand others if we may require them.
- We will arrange for an inspection which will be conducted within 6 to 8 hours.
- Once we confirm that the repair can be done at our network garage, we'll take your EV for the repair. We'll pay the garage for the expenses of the repair. You'll only need to bear the deductible amount mentioned in the policy and the depreciation value, etc. as informed by the surveyor.








Scan or click on the QR code  
to get a quote for your EV



 1800 266 4545

 [prioritycare@zurichkotak.com](mailto:prioritycare@zurichkotak.com)

 [www.zurichkotak.com](http://www.zurichkotak.com)

**Zurich Kotak General Insurance Company (India) Limited**  
(formerly known as Kotak Mahindra General Insurance Company Limited)

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EV Protect is an optional cover available under Car Secure at an additional premium

For more details on exclusions, kindly refer to the policy wordings.

**UID: 3979 ; Car Secure UIN: IRDAN152RP0006V04201516**

**EV Protect under Car Secure UIN: IRDAN152RP0006V04201516/A0195V01202526**

Statutory warning: Section 41 of the Insurance Act, 1938 states. (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ₹1,000,000/-.