

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	FG Electric Vehicle Battery - Extended Warranty	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0237V01202223	NA
3	Structure	Indemnity	
4	Interests Insured	OEM Warranty applicable to Electric Vehicle Battery	NA
5	Sum Insured	<< INR XXX >>	NA
6	Policy Coverage	<p>A. FG Electric Vehicle Battery-Extended Warranty Provides an extended warranty for the Rechargeable Electrical Energy Storage System (REESS) Battery provided by the Original Equipment Manufacturer for the vehicle owned by the warranty holder/Insured named in the Policy Schedule/Certificate of Insurance with the VIN and battery pack serial number shown in the Policy Schedule/Certificate of Insurance.</p> <p>B. Battery degradation below State of Health ("SOH") threshold In the event that SOH of the battery drops below certain level as specified in section B3 due to inherent quality issues, such as faulty manufacturing or use of faulty parts or materials</p> <ol style="list-style-type: none"> 1. We will cover the cost of repair or replace the Battery if the SOH of the Battery is below the SOH threshold according to the table as mentioned in the Schedule/Certificate of Insurance. 2. Coverage under this section B2 will cease to exist once the Sum Insured Limit under the policy has been utilised in full either due to a single claim or multiple claims. 3. A deductible as mentioned in Schedule/Certificate of Insurance shall apply to each and every claim. <p>C. Cell Balancing or equalization costs In the event that there are cell balancing or equalization costs incurred as part of the battery repair process</p> <ol style="list-style-type: none"> 1. We will cover the costs of cell balancing or equalization incurred during the cell replacement process up to a maximum of the sub-limit mentioned in the Schedule/Certificate of Insurance. 2. Coverage under this section C2 will cease to exist once the Policy Limit mentioned has been utilised in full either due to a single claim or multiple claims. 3. A deductible as mentioned in Schedule/Certificate of Insurance shall apply to each and every claim. <p>D. Error Codes</p>	Clause A Clause B Clause C Clause D

		<p>In the event that any of the error codes mentioned in the Schedule/Certificate of Insurance occurs and causes the parts covered responsible for the Vehicle not functioning</p> <ol style="list-style-type: none"> We will cover repair, replacement, and labour costs incurred during repair and replacement of the parts of the battery not functioning properly. Our Liability is limited to the Policy Limit mentioned in the Schedule. Coverage under this section will cease to exist once the Sum Insured Limit under the policy has been utilised in full either due to a single claim or multiple claims. A deductible as mentioned in Schedule/Certificate of Insurance shall apply to each and every claim. 											
7	Add-on Cover / Optional Cover	No Add-ons available under this product.	NA										
8	Loss Participation	<p><<INR XX>></p> <p>Illustration</p> <table border="1"> <thead> <tr> <th>Description</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Policy SI</td> <td>INR 1,00,00,000</td> </tr> <tr> <td>Claim Amount:</td> <td>INR 57,00,000</td> </tr> <tr> <td>Policy Deductible: 5% of the claim amount, applicable on each and every claim</td> <td>INR 2,85,000</td> </tr> <tr> <td>Net Payable amount</td> <td>INR 54,15,000</td> </tr> </tbody> </table>	Description	Amount	Policy SI	INR 1,00,00,000	Claim Amount:	INR 57,00,000	Policy Deductible: 5% of the claim amount, applicable on each and every claim	INR 2,85,000	Net Payable amount	INR 54,15,000	NA
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9	Exclusions	<p>In addition to the specific exclusions outlined in Sections B, C, and D, this extended warranty does not apply to/ shall not cover loss and damages arising directly and indirectly from any of the followings:</p> <ol style="list-style-type: none"> Pre-owned Vehicles. Losses to any third party or any liability arising out of such claims. Extended Warranty cover not sold with new Vehicles. Abuse, misuse, negligence, accidental damage, improper maintenance, operation, storage costs, or transportation costs. Operation of the Battery in air temperatures beyond the air temperature range between 0 –52 degree Celsius or as prescribed by the OEM. In case of differences, the OEM prescription will override the range mentioned above. Any of the following causes: <ol style="list-style-type: none"> 6.1. Failure to follow the maintenance manual of OEM 6.2. Failure to take Your Vehicle to, or make repairs or service recommended by, Original Equipment Manufacturer ("OEM") Service Centre or OEM authorized repair facility ("Service Center") upon discovery of a defect covered by this extended warranty 6.3. Accidents/collisions or objects striking the Vehicles; 6.4. Any repair, alteration or modification of the Vehicle that was done inappropriately, or the installation or use of fluids, or parts of accessories by a person or facility not authorized or certified to do so; 6.5. Improper repair or maintenance, including use of fluids, parts or accessories other than those specified in Vehicle's Manual; 6.6. Any damage to your Vehicle's hardware or software, or any loss or harm to any personal information/data uploaded to your Vehicle resulting from unauthorized access to the vehicle's data or software from any source, 	Clause A5										

- including non- OEM parts or accessories, third party applications, viruses, bugs, malware, or any other form of interference or cyber-attack.
- 6.7. Theft, vandalism, or riot
 - 6.8. Fire, explosion, earthquake, windstorm, lightning, hail, flood, or water related damages
 - 6.9. Driving off-road
 - 6.10. Any physical damage caused to the battery by driving over uneven, rough, damaged or hazardous surfaces, or by driving or participating in competition, racing or autocross or for any other purposes which the Vehicle is not designed for;
 - 6.11. Overloading Your Vehicle
 - 6.12. Using Your Vehicle as a stationary power source
 - 6.13. The environment or an act of god, including, but not limited to, exposure to sunlight, airborne chemicals, tree sap, animal or insect droppings, road debris (including stone chips), industry fallout, rail dust, salt, hail, floods, wind and (thunder) storms, acid rain, fire, water, contamination, lightning and other environmental conditions;
 7. Vehicles that have had the VIN or the battery pack serial number defaced or altered or the odometer or other related system disconnected, altered or rendered inoperative so that it is difficult to determine the VIN or the battery pack serial number or actual mileage;
 8. Vehicles that have been designated, labelled or branded as dismantled, fire-damaged, flood damaged, junk, rebuilt, salvage or reconstructed, irreparable or a total loss;
 9. Vehicles that have been determined to be a total loss by an insurance company or there is theft of the vehicle.
 10. Any damage directly or indirectly caused by, due to, or resulting from, the installation or use of non-genuine OEM parts, accessories and charging equipment not designed for Your Vehicle's components covered under the policy.
 11. Indirect financial loss, including:
 - 11.1 Loss of use
 - 11.2 Cost for business interruption
 - 11.3 Litigation expenses
 - 11.4 Towing Your Vehicles
 12. Damage to the Battery resulting from the following activities:
 - 12.1. Intentional damage to the Battery, or intentionally attempting, either by physical means, programming, or other methods, to extend (other than as specified in the Vehicle's Manual and any documentation provided by OEM) or reduce the life of the Battery;
 - 12.2. Exposing the Battery to direct flame (excluding from battery fires); or
 - 12.3. Flooding the Battery.
 13. Any costs incurred for the health checkup of the Battery not leading to replacement or repair of the cell/Battery.
 14. Product recalls, epidemic product failure, or product liability risks.
 15. Use of any other battery that has not been designed for the Vehicle.
 16. Any losses that are covered under Your Motor Own Damage or Motor Third Party liability policies
 17. **Communicable Disease Exclusion LMA5394**
Notwithstanding any provision to the contrary within this insurance contract, this insurance contract excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or

threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

1. The substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 2. The method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 3. The disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.
18. **Cyber Loss Exclusion** Clause Notwithstanding any provision to the contrary within this insurance agreement or any endorsement thereto, this insurance agreement excludes all loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:
- Any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a Computer System;
 - Any loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any Data, including any amount pertaining to the value of such Data.

Definitions:

- i. Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.
 - ii. Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.
19. Loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or requisition, expropriation, nationalization or destruction of or damage to property by or under the order of any Government or public or local authority;
20. Any loss, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, arising out of or in connection with nuclear reaction, nuclear radiation or radioactive contamination regardless of any other cause contributing concurrently or in any other sequence to the loss.
21. **Terrorism Damage Exclusion Warranty:** This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the

		<p>purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes. This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.</p> <p>In any action, suit or other proceedings whether the Company, allege that by reason of the provisions of exclusion (a) above any loss, destruction, damage or liability is not covered by this insurance, the burden of proving that such loss, destruction, damage or liability is covered shall be upon the Insured.</p> <p>22. Sanction, Limitation And Exclusion Clause: No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America</p> <p>Section B.4 Gradual loss of battery energy or power or natural battery deterioration over time not due to battery quality issues will not be covered under this section B.</p>	
10	Special Conditions and warranties (if any)	<p>Your Responsibility It is Your responsibility to take reasonable steps to properly operate and maintain Your Vehicle according to the Vehicle's Manual and to ensure that all maintenance and services to be carried out to Your Vehicle are in accordance with the Vehicle's Manual. You must also maintain 100% compulsory motor insurance coverage for Your Vehicle during the Extended Warranty Period.</p> <p>You must get the Battery SOH checkup done, as per the process defined under any regulation or guidelines given by any Indian governmental body, at an Authorized Service Center of the OEM at the earlier of the mentioned events as per "Servicing Requirements" section of the Schedule/Certificate of Insurance.</p> <p>If You do not comply with this section A.6, We may refuse coverage under this extended warranty, in whole or in part, or as per conditions, in accordance with the law, cancel this warranty by giving You 15 business days' written notice by registered letter to You at Your last known address or email address registered with Us.</p> <p>Conditions must be met in order for the coverage Under Section B Coverage in accordance with B.2 shall be provided only if: 1. The OEM warranty has not been rendered void; and</p>	<p>Clause A6 Clause B3 Clause C3 Clause D3 Clause E1</p>

		<p>2. SOH of the original Battery in Your Vehicle and mileage of Your Vehicle are below the figures in the “Battery State of Health Coverage” mentioned in the Schedule/Certificate of Insurance.</p> <p>In the event of a total loss within the Extended Warranty period, the payout made will be as per the table mentioned in "Payout in case of total loss:" in the Schedule/Certificate of Insurance. On payment of the total loss as per the Schedule, this Policy shall stand terminated and You shall not be entitled for any further coverage under this Policy.</p> <p>Conditions must be met in order for the coverage under section C Coverage in accordance with C.2 shall be provided only if the OEM warranty has not been rendered void; In case the original warranty has been rendered void, the extended warranty will also be rendered void without refund of premiums.</p> <p>Conditions must be met in order for the coverage under section D Coverage in accordance with D.2 shall be provided only if</p> <ol style="list-style-type: none"> 1. The OEM warranty has not been rendered void; and 2. SOH of the original Battery in Your Vehicle and mileage of Your Vehicle are below the figures in the Battery State of Health Coverage mentioned in the Schedule. <p>In the event of a total loss within the Extended Warranty period, the payout made will be as per the table mentioned in "Payout in case of total loss:" in the Schedule. On payment of the total loss as per the Schedule, this Policy shall stand terminated and You shall not be entitled for any further coverage under this Policy.</p> <p>Transfer of Extended Warranty (E1)</p> <ol style="list-style-type: none"> 1. This extended warranty is transferrable to the subsequent owner of the Vehicle at a fee as mentioned in the schedule/certificate of insurance. 2. The Company shall not be liable for any claims arising during the Extended Warranty Period which is covered under the terms and conditions of any other warranty listed under the head ‘Requirements and coverage of the OEM warranty’ as specified in the Schedule to the Policy/Certificate of Insurance or which may be subsisting on the Battery during the Extended Warranty Period, irrespective of whether it is stated on the Schedule of this Policy. The Company shall not be liable for any deductible, franchise, or co-payment nor will it be liable for any claim not payable under such warranty. <p><<<Any other special condition or warranties>>></p>	
11	Admissibility of Claim	<ol style="list-style-type: none"> 1. Broad principle of Admissibility or Denial of claim <ul style="list-style-type: none"> • Insurance is a contract between 2 entities & loss governing contracts as well as tort shall be underlying guideline for admission or denial of claim. • Further specific terms and conditions as well as warranties incorporated in the contract shall also play a major role • Insured is expected to exhibit reasonable duty of due care and diligence failing with a claim may get rejected. • Insurance is a contract of utmost good faith and any mis-declaration or omission to state material facts can prejudice a claim. 	NA

2. Sample Claim Calculation (only applicable for Market value or RIV basis of settlement)

Description	Amount
Gross Loss Assessed	10000
Less: Depreciation, if applicable	1000
Less: Salvage, if applicable	500
Gross Loss	8500
Less: Under Insurance*, if applicable 20%	1700
Gross Assessed Loss	6800
Less: Excess, if applicable	1000
Net Loss Payable	5800

Calculation of Under Insurance -

Description	Amount
Value at risk of Insured property	Rs. 5,00,000
Sum Insured opted by Insured	Rs. 4,00,000
Difference	Rs. 1,00,000
Under Insurance % (Rs. 1,00,000 divided by Rs. 5,00,000)	20%

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Policy
Servicing –
Claim
Intimation
and
Processing

- Toll free / IVRS number: 1800 220 233 / 1860-500-3333 / 022-67837800
 - Website: <https://general.futuregenerali.in/>
 - Email: fgclaims@futuregenerali.in
 - Details of designated company officials to be contacted in time of claim –
<<< Branch Policy - Branch Manager & Policy Servicing Office address and contact details
For example –
Branch Manager
Address - Off Code- 3N, 3rd Floor, No. 310, Radhe Arcade, Near Diwan Ballubhai High School, Maninagar, Maninagar, Gujarat Pincode:380008.
Phone: +91 079-25464166 >>>
- <<<Direct Policy –
Future Generali India Insurance,
Ph: 1800 220 233 / 1860-500-3333 / 022-67837800
Email: fgclaims@futuregenerali.in
Address: Future Generali India Insurance Co Ltd., Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400 083>>>

NA

		<ul style="list-style-type: none"> • Details of procedure to be followed for reimbursement of claim <ul style="list-style-type: none"> - Intimate claims immediately upon occurrence of any event. - To intimate claim, send email to fgclaims@futuregenerali.in or call at our helpline number 1800-220-233/1860-500-3333. - Customer to use the same claim number for all communications. - Surveyor appointment as per regulatory guidelines. - Preserve all records of damages, purchases invoices, reinstatement invoices, reports of police and other authorities concerned, photographs & any other documents may be called for. - Do not take any actions that may compromise your claim as well as deny any opportunity to assess the claim. - Upon completion of all formalities, Insurance company shall confirm decision on acceptance of liability. - If claim is admissible and KYC/AML documents are already available with Insurer; claims payment shall be processed by NEFT mode of payment. • Turn Around Time (TAT) for claims settlement <table border="1" data-bbox="467 781 1373 1329"> <thead> <tr> <th>S. No</th> <th>Stages of claim</th> <th>Times lines for settlement of claims</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Appointment of surveyor, if applicable.</td> <td>Immediately, in any case within 24 hours of the receipt of intimation from the insured</td> </tr> <tr> <td>2.</td> <td>Submission of survey report</td> <td>within 15 days of appointment subject to all documents required to conclude assessment being submitted on the same day of intimation. If else, 15 days from the receipt of last document</td> </tr> <tr> <td>3</td> <td>Settlement of claim</td> <td>Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.</td> </tr> </tbody> </table> • Escalation Matrix when TAT is not satisfied: Grievance Redressal Future Generali 	S. No	Stages of claim	Times lines for settlement of claims	1.	Appointment of surveyor, if applicable.	Immediately, in any case within 24 hours of the receipt of intimation from the insured	2.	Submission of survey report	within 15 days of appointment subject to all documents required to conclude assessment being submitted on the same day of intimation. If else, 15 days from the receipt of last document	3	Settlement of claim	Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.	
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13.	Grievance Redressal and Policy holders Protection	<ul style="list-style-type: none"> • State the brief details of Protection of Policyholder's Interest - Policies Future Generali • Details of Grievance Redressal Officer of the Insurer - fgcare@futuregenerali.in • Bima Bharosa Portal - bimabharosa.irdai.gov.in • Ombudsman - https://www.cioins.co.in/Ombudsman 	NA												
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> • To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Non-disclosure of material information may affect the claim settlement. <p>Material information is very subjective and below are few examples:</p> <ul style="list-style-type: none"> • Risk location 	NA												

		<ul style="list-style-type: none">• Security measures• Risk occupancy• Case specific material facts or risk details	
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Declaration by the Policyholder.

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

(Authorized Signatory, where policyholder is a juridical person)

(Stamp of the legal entity)

Note:

- i. Website link for documents: - <https://general.futuregenerali.in/customer-service/downloads>
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.