

# Electric Vehicle Charger Insurance

## Insurance Product Information Document



**Company:** OVO is a trading name of OVO Home Services Ltd which has been authorised to issue policies and handle claims and complaints as agent on behalf of OVO Insurance Services Ltd; registered in the Bailiwick of Guernsey; authorised and regulated by the Guernsey Financial Services Commission (2570126).

**Product Name:** EV Charger Cover

This document is a summary of the key information relating to the Insurance Contract. Full details on the contract, product and terms and conditions can be found in your policy documentation.

### What is this type of insurance?

This policy provides cover to meet the needs of an electric vehicle (EV) charger owner who wants to protect against the costs associated with fire, theft, vandalism, accidental damage or operational failure of an EV charger unit and its charging cable.



#### What is insured?

- ✓ AC EV charger units up to 22 kW output
- ✓ EV charger electrical wiring
- ✓ EV charger unit fuses
- ✓ EV charger unit isolation switch
- ✓ EV charger unit
- ✓ The EV charging cable you use at home
- ✓ Theft from the home of the EV charging unit or charging cable (crime reference required)
- ✓ For incidents occurring at the home, you are covered for operational failure or anything that affects safe use of the hardware caused by:
  - Accidental damage
  - Fire
  - Faults
  - Vandalism (crime reference required)

#### £2,000 limit per claim.

In the event that your EV charger unit can't be repaired and it's under 10 years old, we will replace it with one of a similar output up to a limit of £2,000.

In the event that your EV charger unit can't be repaired and is aged 10 years or older, we will provide a contribution of £250 towards the cost of a replacement unit.



#### What is not insured?

- ✗ Faults that arose before you asked for cover
- ✗ Vehicle-to-home or vehicle-to-grid EV charger units, or any other trial technology
- ✗ Losses incurred where replacement parts render the EV charger incompatible with your energy tariff
- ✗ Non-domestic EV Charger units, or units used to generate income
- ✗ Flood damage
- ✗ Business losses or loss of earnings
- ✗ Consumer units
- ✗ Damage caused to property (including buildings and vehicles) or injury to persons
- ✗ Cosmetic or other damage that does not affect performance and safety of the EV charger unit and charging cable
- ✗ EV charger units attached to a communal space or connected to an electricity meter that does not supply the home
- ✗ EV charger units that have not been installed, operated, or maintained in accordance with manufacturer's instructions, statutory regulations, or British Standards
- ✗ The costs to access wiring or for redecoration, restoration, or replacement of walls, ceilings, fixtures and fittings, floor coverings, or groundworks once we finish
- ✗ Wi-Fi connectivity, apps, firmware or devices used to control and operate the EV charger unit or damage caused by disconnection from the Wi-Fi or electricity services



#### Are there any restrictions on cover?

- ! You can't make a claim for the first 30 days after your initial policy start date.
- ! We will not replace the EV charger unit or contribute towards a replacement within 90 days of the initial start date.
- ! We won't pay for the costs of any work or any investigative work not authorised by us in advance.
- ! Electricians may stop a repair if subject to abuse or if the repair is hazardous.



## Where am I covered?



This product provides cover in mainland Great Britain, the Isle of Wight, Anglesey, the Isle of Skye, and Bute.



## What are my obligations?

- You must be the owner of the EV charger unit and charging cable.
- You must tell us if you no longer require cover at the address shown on your schedule.
- You must take all reasonable steps to avoid damage and keep everything covered by this policy in good condition. If you have breakdown or failure, you should act quickly to avoid more damage, e.g. switch off the electricity or water.
- You must pay the premium shown on the policy schedule, or if you have an OVO Charge Anytime Monthly Plan which includes EV Charger Cover, the OVO Charge Anytime Monthly Plan must remain active.
- You must pay the excess (if shown on your schedule) for each new claim before we send an electrician. This is non-refundable.
- Where the EV charger unit needs replaced, it's your responsibility to provide evidence that the EV charger unit is under 10 years old. Failure to do so will limit your cover to a contribution of £250 towards the cost of replacement.



## When and how do I pay?

You'll pay for your policy with 12 monthly instalments by Direct Debit or, if you have an OVO Charge Anytime Monthly Plan which includes EV Charger Cover, no additional premium will be charged.



## When does the cover start and end?

You can't make a claim until 30 days after your initial policy start date, as there's a claim exclusion period. See your schedule for your policy start and end dates.



## How do I cancel the contract?

If you wish to cancel your policy please contact OVO:

- By telephone: **0330 102 8905**
- By email: **hi@ovoenergy.com**
- By post: PO BOX 81429, London, N17 1LD

See Terms and Conditions for more information on cancellation fees

Cancellation of this policy won't cancel an OVO Charge Anytime Monthly Plan.

OVO is a trading name of OVO Home Services Ltd, a firm authorised and regulated by the Financial Conduct Authority under firm reference number 824122 to carry on insurance distribution. OVO Home Services Ltd is registered in Scotland (Company No. SC358475). Registered Office: Cadworks, 41 West Campbell Street, Glasgow, G2 6SE

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