

 PIONEER



Specialized Electric Vehicle Insurance

**Designed exclusively for electric vehicle (EV) owners,
offering reliable EV-specific benefits
on top of your traditional motor insurance cover.**

Range Anxiety Cover



If your EV runs out of battery midway, get it towed to your point of origin or the nearest commercial charging station.

Towing Assist:

- 1. Continuation of Journey:** Tow to the nearest Charging Station (for BEV) or fuel station (for HEV / PHEV), or to the original destination, whichever is nearer; or
- 2. Towing to the Place of Residence or Origin**

Secondary Towing for Servicing: If EV remains inoperable after charging at the Charging Station (after refueling at fuel station for HEV/PHEV), EV shall be towed to the nearest accredited servicing facility of the EV.

Reimbursement:

1. If towed to the Residence/Origin/Destination, Transportation Expenses may be reimbursed for a maximum of Php 2,500.00;
2. For BEV only, if towed to a Commercial Charging Stations, Charging Fees of up to 80% of its SOC or up to Php 2,500.00 (whichever is lesser) may be reimbursed.

Availment: Maximum of 3 times per policy period.

Advanced Driving Assistance System (ADAS) Cover



Worried about your EV's tech and while using them? We cover losses while using your EV's ADAS like adaptive cruise control, lane assist, emergency braking and more!

Exclusions:

Any loss, damage, or liability:

1. On software;
2. Wherein the ADAS was not factory-fitted;
3. Wherein the required software updates were not fully installed;
4. Wherein the ADAS was faulty or physically damaged;
5. Due to hacking by any person or organization

Charger Cover



Worried about your EV's Charging Accessories? Don't fret! Our coverage includes loss caused by the use of declared charging accessories.

*Charging Accessories - Charger or charging accessories (cables, charging box, and the like) must come with the purchase of the EV from the dealer, or installed and/or accredited by the Scheduled EV's manufacturer.

Enhanced Battery Cover



Worried about your EV's batteries? Without any additional deductible or advanced depreciation, our enhanced battery coverage covers accidental damage to your EV affecting its batteries!

Exclusions:

1. Aesthetic Damages (no effect on SOC);
2. Losses Covered by Warranty;
3. Lack of Maintenance;
4. Wear and Tear / Degradation.

High Voltage Batteries form a substantial portion of the EV's value. In the Traditional Comprehensive Insurance, its depreciation is accelerated:

Age of Battery	Rate of Depreciation
Up to 3 years	Nil
Over 3 years	45%

New depreciation scale for High Voltage Batteries:

Age of Battery	Rate of Depreciation
Up to 3 years	Nil
Over 3 years up to 4	9%
Over 4 years up to 5	18%
Over 5 years up to 6	27%
Over 6 years up to 7	36%
Over 7 years up to 8	45%
Over 8 years up to 9	54%
Over 9 years up to 10	63%
Over 10 years up to 11	72%
Over 11 years up to 12	81%
Over 12 years	90%

Loss of Use



Is your EV repair taking longer than 3 days? Don't worry—EV One has your transportation expenses covered.

Reimbursement of Transportation Expenses:

For Own-Damage claims:

- PhP 500.00 per day, maximum of 15 days
- Waiting period of 3 days from issuance of LOA or when the EV is brought in for repair (whichever is later)

Exclusions:

1. Total Loss Claim, as deemed by the Company;
2. Theft of the whole EV;
3. Any cost incurred arising out of the use of other vehicles owned by the Insured.



Traditional Coverage with EV One

In addition to the comprehensive benefits provided by EV One, you also have access to traditional coverage options, ensuring your vehicle is well-protected.



Own Damage

Physical damages to your insured EV caused by collision, overturning, malicious acts, fire, and external explosion.



Third-Party Liability

Increased third-party bodily injury, accident, death, and disablement coverage. This also includes coverage for property damage caused by or to third parties, making you more confident on the road.



Acts of Nature*

Damage due to acts of nature, such as, but not limited to floods, typhoons, hurricanes, volcanic eruptions, and earthquakes.



Driver & Passenger Coverage

Your vehicle's driver and passengers are covered when vehicular accidents arise.



Theft

When your EV incurs physical damage or loss due to theft in its entirety (carnapping) or in parts.

**Requires additional premium*

Clarificatory Clauses:

1. Service and Parts Unavailability: Pioneer may opt to settle the claim through cash depending on the cost of parts and/or services minus the applicable depreciation and deductible. Parts and/or service unavailability shall not be a ground for a total loss settlement.

2. Manufacturer's Defects Exclusion: Only covers damages arising from accidents through covered causes of loss in this policy. Any damage attributable to manufacturing defects and/or workmanship are excluded.

For 70 years and counting, Pioneer has continued to light the path forward for Filipinos by providing reliable insurance services.

Ready to hit the road?
Go ahead and enjoy the journey with coverage you can count on.

For inquiries, email us
at motor.io@pioneer.com.ph

