



A broker's guide to Aviva's
electric vehicle
charge
point cover

2024



Electric vehicle charge points



What we cover

Electric vehicle (EV) charge points from installation to operation.

The cover at a glance

This covers clients for both machinery damage and loss of revenue for the charging stations themselves and any ancillary equipment. Aviva can offer electric vehicle charge point cover for UK-based and international and London Market risks in North America, Europe, and Asia and Pacific.

During construction —

- All-Risks cover (including fire, flood, damage and theft)
- Machinery breakdown during testing and commissioning
- Advanced business interruption

While operational +

Available cover extensions +

Additional features and benefits +



Claims scenario

A number of EV charge points were destroyed when a flood affected a car park. The claim was paid in full and replacement charge points were installed under the Material Damage and Business Interruption sections of cover, allowing the business to get back up and running again as quickly as possible.

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During construction



While operational



- All-Risks cover (including fire, flood, damage and theft)
- Machinery breakdown in isolation
- Loss of revenue

Available cover extensions



Additional features and benefits



Claims scenario

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During construction	+
While operational	+
Available cover extensions	—
• Inspection cover	
Additional features and benefits	+



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During construction



While operational



Available cover extensions



Additional features and benefits



- Policies can be issued on a stand-alone basis or the relevant specific covers can be included within a client's existing Aviva property insurances



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To get a quote

For UK risks, contact your local team. For international and London Market risks, contact Victoria Kent (victoria.kent@aviva.com) or any member of the Renewable Energy team.

Please be prepared to provide the following details from your client:

Construction risks

- The estimated contract value and period of contract
- Manufacturer and model of equipment
- Testing and commissioning period
- Name and experience of main contractor.

Operational risks

- Type of technology
- Manufacturer and model of equipment
- The equipment's output
- Its total new replacement value
- Sum insured/indemnity period in respect of loss of revenue
- Maintenance conditions and procedures
- Lead times for replacement of key/critical items,



Find out more

For more information on any UK products and services, contact your local Engineering, Construction and Renewable Energy team.

For international and London Market risks, contact Victoria Kent or any member of the Renewable Energy team.

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