

Aviva Electric Vehicle Charge Point cover



Introduction



Our proposition is led by expert underwriters and supported by dedicated risk consultants and claim managers, who together can help provide the right solution for each of your clients.

As Electric Vehicle (EV) charge points are an evolving area of risk, it's essential that your clients receive expert guidance from a team with a wide range of experience.

This guide outlines the key elements of cover as well as the features and benefits of our risk management approach. Use the tabs at the top of the page to navigate to the relevant section for you.

Electric vehicle cover, at a glance:

- Machinery damage
- Loss of revenue
- Ancillary equipment



Protecting charge points



What we cover

Electric vehicle (EV) charging 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 across the UK.

During construction

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

While operational

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



Additional cover extensions

- Inspection cover

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

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.

Charge point **electrical inspection**



Electrical inspection services

These services are accredited by the National Inspection Council for Electrical Installation Contracting (NICEIC), a wholly owned subsidiary of the Electrical Safety Council.

Fixed electrical wiring inspection and testing

To comply with the Electricity at Work Regulations 1989, set by the Institution of Electrical Engineers (IEE), which require all electrical systems to be maintained to a safe standard. All electrical systems, from the main intake through to the final fixed appliances and accessories, must be tested and inspected on a regular basis.

Portable electrical appliance testing, including the safety and compliance of EV charging points

As another part of our comprehensive service, we offer inspection and testing of portable electrical appliances.

Our specialist partners

Bureau Veritas UK Limited is one of the UK's leading inspection authorities, specialising in statutory inspection and electrical inspection and testing. It has a nationwide network of more than 350 qualified engineer surveyors and technical specialists, who offer independent advice and support to help businesses conform to current health and safety regulations, which can also help to reduce repair and maintenance costs.

All the inspection reports are available through the online reporting system SWIFT, which provides 24/7 access to your clients.

To find out more about Bureau Veritas, visit our [Risk Management Solutions website](#).



Charge point risk management



Our Aviva risk consultants help your clients take a more robust approach to EV charge point risk management, and therefore help them to safeguard their assets and protect their business for the long term.

Our dedicated team of consultants use a range of techniques and tools to help clients along their risk management journey, including:

- Desktop review
- Survey
- Virtual risk manager
- Aviva self-assessment tool.

'Prevention first' philosophy

Our team is focused on a 'prevention first' philosophy, with all members having a full understanding of failure modes and the engineering insurance that best protects your clients.

Collaborative approach

Through collaboration with your clients, the team works to manage the total cost of risk and helps to avoid any incidents or losses. This not only supports clients practically, it gives them the confidence to adopt this approach themselves.

Benchmarking

Our risk consultants will evaluate your clients' approach to risk management against Aviva's risk management standards and industry practices.

Dedicated website and support material

Aviva Risk Management Solutions (ARMS) has a dedicated website that not only lists over 200 loss prevention standards, but also contains a range of other free support materials that are accessible to everyone. To visit the ARMS website, please click [here](#).

Specialist partners

Aviva has partnered with over 40 specialist organisations that can help mitigate your clients' exposure to risk with hundreds of solutions. Aviva customers will receive preferential rates, and service-level agreements are in place to safeguard the process.

Charge point risk management



Additional features and benefits

Thermographic imaging

All our risk consultants have access to and are trained to use thermographic cameras during site visits. These non-intrusive tools can add value to many areas of risk management, including identifying electrical hot spots, mechanical friction, insulation damage and fluid leaks.

Drones

ARMS has Civil Aviation Authority (CAA)-licensed drone pilots as well as specialist partners to conduct aerial surveys and services for specific situations such as solar arrays or construction sites.

Technical specialists and expertise

As part of our wider proposition, ARMS has over 120 risk consultants in all lines of business and areas of risk management. Our technical specialists and local team structures mean ARMS can support your client in whatever risk management capacity they need.

Claims

ARMS works closely with claims to understand what failure modes and root causes can impact a client's site. We also analyse the trends impacting claims quantum to help underpin our risk management proposition.

Loss avoidance scenario

During a site survey, a thermographic camera was able to identify a hot spot on an electric vehicle charge point. The charger was isolated and the maintenance provider contacted. It was discovered that it had been installed in a way which could have led to a fire outbreak, exposing a larger property asset to potential damage.

To find out more

Either contact your local Engineering, Construction and Renewable Energy team, or go directly to the ARMS website [here](#).



Claims service – the Aviva difference



From straightforward to complex situations, our claims experts are here for your clients and will look to resolve matters quickly and effectively, while managing the overall cost of the claim.



Making a claim

Your clients can notify us directly via email at engineering.claims@aviva.com and can find out more details about our services [here](#).



Aligned UK-based claim handlers

Our expert team helps to guide your client through the claims process from start to finish, working with all stakeholders to tightly control claims costs.



Technical experts

Rapid access to specialist technical expertise is vital, and our nominated claims service managers look to ensure a smooth resolution to even the most complex cases.



Integrated claims and underwriting

We help your clients with complex risks to plan for potential loss scenarios and understand how the policy cover will respond.

Our proposition at a glance



We specialise in providing bespoke, flexible cover and risk management solutions for a range of customers, from small organisations through to highly complex projects, undertaken by some of the UK's largest contractors.



Tailored protection

From the design and planning stage to development and completion, every aspect of EV charge point cover is considered. So, if the unexpected happens, Aviva can provide seamless protection.



Risk management

Our risk consultants can help your clients take a more robust approach to managing risk through a collaborative approach, and through the use of techniques and tools that highlight any potential risk areas. In addition, Aviva Risk Management Solutions (ARMS) has a [dedicated website](#) with free support materials.



Inspections

We provide comprehensive machinery inspection services to help your client meet its statutory requirements under health and safety legislation. These inspections are undertaken by our specialist partner Bureau Veritas UK Limited.



Dedicated claims service

Our expert teams will guide clients through the claims process from start to finish. For more complex risks our claims service managers will work alongside you and your client to design a claims procedure in advance of a major loss to avoid any delays.

Engineering, Construction and Renewable Energy trading hubs



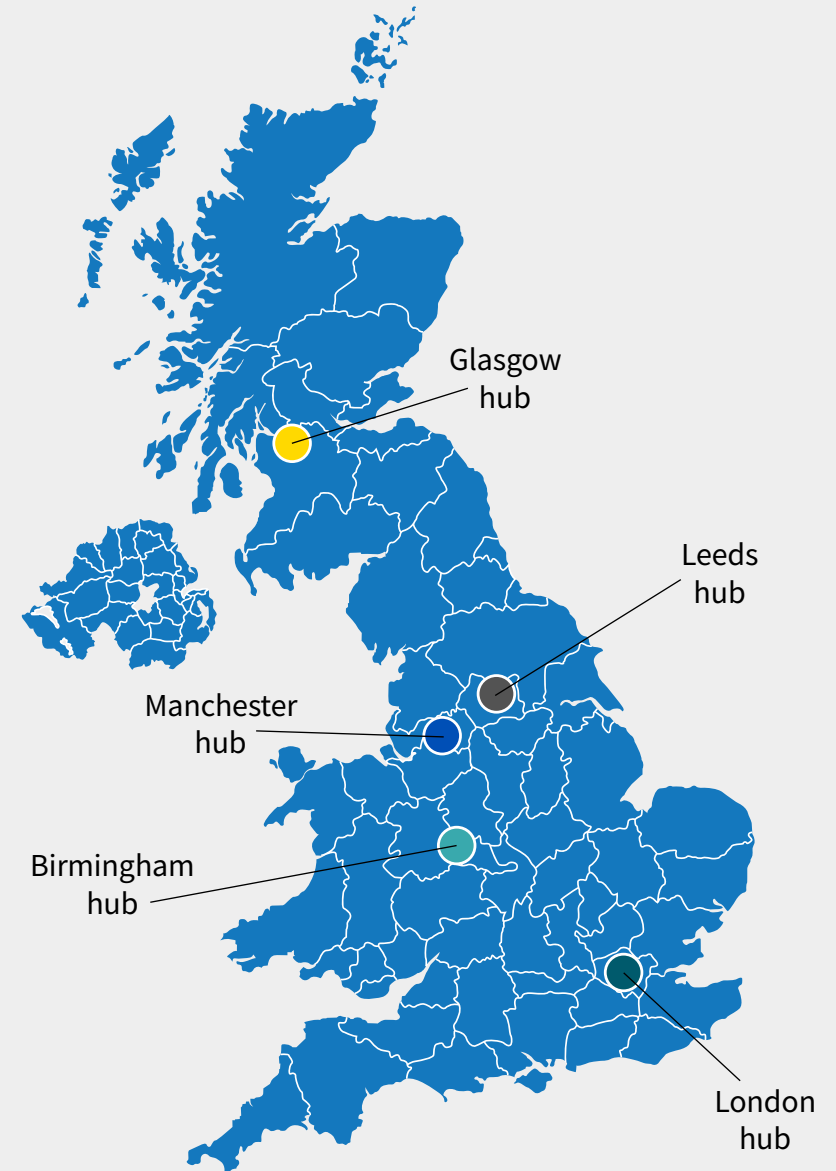
We've created Engineering, Construction and Renewable Energy hubs in areas of the UK where we see the biggest areas of growth. These hubs have trading, underwriting and servicing capabilities to help us increase the profile and presence of Aviva in key markets.

| | |
|-----------------------|---|
| London hub | 80 Fenchurch Street, London EC3M 4BY |
| Birmingham hub | Lombard House, 145 Great Charles Street, Birmingham B3 3LT |
| Glasgow hub | 145 Vincent Street, Glasgow G2 5JF |
| Leeds hub | 4th Floor, Whitehall Riverside, Leeds LS1 4BN |
| Manchester hub | 4th Floor, 10 Chapel Walks, Manchester M60 8AD |

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*The costs of calls to 01- and 02-prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive-minutes plans from landlines and mobiles. For our joint protection, telephone calls may be recorded and/or monitored.



Find out **more**

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

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BMG190612023

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