



Car insurance checklist for EVs and hybrids

evpick.com.au

Use this when getting quotes, so you compare the same cover from each insurer.

Car and variant

Year

Date

1. Before you get quotes

- ☐ **Decide the cover type:** comprehensive, third party fire and theft, or third party property only.
- ☐ **Pick one excess amount** and use it for every quote, so the prices are comparable.
- ☐ **Agreed or market value:** with agreed value you know the payout if the car is written off.
- ☐ **List every driver**, especially anyone under 25: young drivers often mean an extra excess.
- ☐ **Have your details ready:** where the car is parked overnight, yearly kilometres and any claims in the last few years.

2. EV and hybrid questions

- ☐ **Is the high-voltage battery covered** for accidental damage, and is a battery fire (thermal runaway) covered?
- ☐ **Is the portable charging cable covered?** Most comprehensive policies cover it as an accessory.
- ☐ **Is the home wall charger covered?** Some car policies cover chargers you own; others leave it to home insurance.
- ☐ **Who does the repairs?** Ask if they have EV-trained repairers near you and how long repairs usually take.
- ☐ **Is there a hire car while yours is fixed**, and for how many days? EV repairs can take longer.
- ☐ **New car replacement:** for how long after you buy it, if it's written off?

3. Before you pay

- ☐ **Read the Product Disclosure Statement (PDS)** for battery, charger and towing cover, and the exclusions.
- ☐ **Check roadside assistance separately:** does it tow EVs properly and cover running out of charge?
- ☐ **Compare at least three insurers**, including one comparison site and one insurer quoted directly.
- ☐ **Set a reminder for renewal:** premiums can rise each year, so compare again before you renew.

Comparing quotes

Insurer	Yearly price	Excess	Agreed or market value	Battery and charger cover	Hire car

Tip: the same car can vary by hundreds of dollars a year between insurers, and EV quotes vary more than petrol ones. Always get several quotes.

Notes

[illegible]