Key points for EV owners reviewing UAE car insurance policies

Electric vehicles are becoming more common on UAE roads, and the insurance policies that cover them are still evolving. A standard motor policy written for a petrol car may not address the specific risks and repair costs that come with a high-voltage drivetrain, a large traction battery, and specialised charging equipment. EV owners need to look beyond the premium and check several policy features carefully.

Battery cover is the single most important item. The traction battery is the most expensive component in an EV, and its replacement cost can run into tens of thousands of dirhams. Standard policies often treat battery damage as a wear-and-tear exclusion, meaning internal cell failure or gradual capacity loss is not covered. What you want is a policy that covers sudden battery damage caused by an accident, a manufacturing defect, or road debris. Some insurers also offer cover for battery degradation beyond a certain percentage, though that is less common. Check the wording: if the policy says "battery not covered" or "battery covered only in case of collision," ask for a clearer definition of what qualifies as accidental damage.

Charging equipment is another area where standard policies fall short. If your home charging cable or wall unit is stolen or damaged, a basic policy will not pay out. Some UAE insurers now offer add-ons for charging cables and mobile charging units, but the cover limits vary widely. A few policies include cover for the charging cable as part of the vehicle accessories, while others treat it as a separate item with a low cap. If you rely on public charging stations, also check whether the policy covers damage that occurs while the car is plugged in, such as a power surge that fries the onboard charger. That kind of electrical damage is often excluded unless you buy a specific endorsement.

Roadside assistance is a must for EV drivers, but not all assistance plans are equal. A flatbed truck is required to tow an EV safely; towing it with the drive wheels on the ground can damage the motor or the traction battery. Check that the roadside assistance included in your policy covers flatbed towing. Also look for mobile charging support. Running out of charge on a UAE highway in summer is not just inconvenient - it can be dangerous. Some insurers include a mobile charging service that brings a portable charger to your location. If the policy only offers a standard tow to the nearest garage, you may end up at a workshop that cannot help you. A better option is a service that takes you to an authorised EV garage that can handle high-voltage systems and battery diagnostics.

Water damage is a risk that EV owners sometimes overlook. While modern battery packs are sealed, the electrical connectors and high-voltage cabling under the car are vulnerable if the vehicle is driven through deep floodwater. Standard comprehensive policies often exclude

water damage unless it is caused by a specific named event - a storm or flash flood - and even then the exclusion may apply if the driver "ought reasonably to have avoided the water." Read the fine print on flood cover. If the policy has a blanket exclusion for water ingress to the battery or motor, consider a different insurer. A single exposure to brackish floodwater can corrode the high-voltage connectors and lead to a complete electrical failure that is not covered.

Repair network restrictions matter more for EVs than for conventional cars. Many UAE insurers steer you to a network of partner garages, and those garages may lack the certified technicians and specialised tools needed to work on an EV. If your policy requires you to use a specific repairer and that repairer is not EV-certified, you could face long delays or substandard repairs. Look for a policy that gives you the option to use a manufacturer-authorised EV garage, even if it means a slightly higher excess. Also check whether the policy covers the cost of a diagnostic check after a minor accident. An EV that looks fine cosmetically may have hidden damage to the battery casing or the high-voltage system, and a proper diagnostic at an EV garage is the only way to confirm it is safe to drive.

A less obvious point is the treatment of the charging cable and the wall unit as part of the vehicle or as separate property. Some policies include the cable under the vehicle accessories cover, with a limit of around AED 2,000 to AED 3,000. That may not be enough to replace a modern Type 2 cable with a built-in temperature sensor. If you have a wall unit at home, check whether it is covered under your home insurance or as a vehicle-related item. Most motor policies exclude the wall unit entirely, so you may need a separate policy or an add-on for home charging equipment.



When comparing policies, it helps to use a comparison service that filters for EV-specific features. A platform such as dubaicarsinsurance.com lists policies from multiple UAE insurers and lets you compare cover for battery, charging equipment, and roadside assistance side by side. That saves you from having to call each insurer separately to ask about EV exclusions.

Another detail to verify is the policy's stance on modifications. Many EV owners install aftermarket charging cables, battery heaters (for desert camping trips), or upgraded inverters. Standard policies often exclude cover for any modification that affects the electrical system unless it is declared. If you plan to add any EV-specific equipment, declare it at the time of purchase and get written confirmation that it is covered. The same goes for software updates that change the vehicle's power output. An insurer may argue that a performance-oriented update counts as a modification that voids the policy if it was not disclosed.

One more point: the excess structure. Some insurers apply a higher excess for electrical components than for the rest of the car. A policy might have a standard AED 1,000 excess for bodywork but a AED 5,000 excess for battery or motor claims. That effectively reduces the cover value. Ask for a schedule of excesses by component before you sign. A policy with a flat excess across all parts is usually better for an EV owner.

Finally, consider the policy's stance on total loss. Because an EV's battery is so expensive, a relatively minor accident that damages the battery casing can result in the insurer writing off

the entire car. Check whether the policy uses a total-loss threshold based on the pre-accident value of the car or on the cost of repairs plus the battery. Some insurers will total an EV if the battery replacement cost exceeds 50% of the car's market value, even if the rest of the vehicle is undamaged. That can leave you with a low settlement and no car. If possible, choose a policy that allows battery-only replacement without triggering a total loss.

Taking the time to review these points before buying a policy can save you from expensive surprises later. A well-chosen EV car insurance policy covers what matters most: the battery, the charging equipment, and the specialised support you need if something goes wrong. Use a service like dubaicarsinsurance.com to compare options and find a policy that matches your driving habits and your vehicle's technical requirements.