Electric vehicle insurance vs conventional motor cover

When you switch from a petrol or diesel car to an electric vehicle, the insurance landscape shifts. The policy that covered your old hatchback may not suit a car with a high-voltage battery, specialist charging equipment, and a very different repair network. In Dubai, where electric vehicle adoption is growing alongside a well-established conventional motor market, drivers face a genuine choice: stick with standard motor insurance or move to a policy designed for electric cars. Understanding the differences between the two helps you decide which option fits your situation.

Conventional motor insurance policies have been refined over decades. They cover the usual risks: collision, theft, fire, third-party liability, and often a small set of extras such as roadside assistance or a courtesy car. The vehicle valuation is based on market depreciation tables, and repairs are carried out at approved garages that the insurer contracts with. For a typical petrol or diesel car, this system works smoothly because the repair network is large, parts are widely available, and the cost of fixing bodywork or mechanical parts is well understood by insurers.

An electric vehicle brings new variables. The battery pack alone can account for a significant portion of the car's total value. Damage to the battery is not always visible, and diagnosing it often requires specialised equipment that a regular garage does not carry. Minor impacts that would leave a conventional car with a scuffed bumper could, in an electric car, compromise the battery casing or the thermal management system. A conventional policy that does not specifically address battery damage may leave you with a repair bill that the insurer deems uneconomical, leading to a total loss settlement that undervalues the car. This is where the concept of battery-aware cover for electric cars becomes relevant. Policies that explicitly include provisions for battery inspection, specialist diagnostics, and dedicated EV repair centres offer a level of protection that standard motor cover may not match.

The charging equipment is another area where the two types of policy diverge. A conventional motor policy covers the car itself but rarely extends to external charging cables, wall boxes, or portable chargers that are not permanently attached to the vehicle. If your charging cable is stolen or damaged, a standard policy typically refuses the claim. Some electric vehicle policies bundle cover for charging equipment as standard, or allow you to add it as an optional extra. For anyone who relies on public charging or has a home wall box, this difference matters.



Vehicle valuation also works differently. Conventional policies use a standard depreciation schedule that treats all cars of the same age and mileage similarly. Electric vehicles can depreciate at a different rate, partly because battery health affects resale value. A policy that does not account for battery condition may offer a payout that is lower than what the car is actually worth on the used market. Specialist electric vehicle policies sometimes use a valuation method that considers the battery's state of health, which can result in a fairer settlement if the car is written off.

Then there is the question of repair quality. Conventional motor insurance routes you to the insurer's network of approved garages. For minor bodywork on an electric car, a general body shop may be perfectly fine. But for anything involving the powertrain, high-voltage systems, or software diagnostics, the garage needs EV-specific training and equipment. An insurer that does not require its repair partners to have this certification risks leaving you with a car that has not been properly repaired. Some electric vehicle policies mandate that repairs are carried out at specialist garages with EV accreditation, or that the insurer covers the cost of transporting the car to a suitable facility if none is local.

Financing agreements add another layer. If you bought your electric vehicle through a finance or lease arrangement, the finance company usually requires comprehensive insurance that covers the full outstanding balance. A conventional policy may satisfy that requirement, but only if the vehicle valuation and repair provisions align with the finance company's terms.

Some finance agreements for electric vehicles specifically require battery-aware cover for electric cars. It is worth checking your contract to see if it names any particular coverage requirements. If it does, a standard policy may not be enough.

For commercial fleet operators, the decision is even more nuanced. A fleet of electric delivery vans or taxis has different risk patterns than a fleet of conventional vehicles. The vehicles are used intensively, charged multiple times a day, and may be parked in depots with dedicated charging infrastructure. Conventional fleet insurance tends to treat all vehicles the same, with little regard for the specific risks posed by high-voltage batteries or charging equipment. A fleet policy designed for electric vehicles can factor in the lower accident rates often associated with EV drivers, the higher cost of battery repairs, and the need for specialist recovery if a vehicle's battery is damaged and requires safe handling. For a commercial fleet operating in Dubai, where electric taxis and delivery vehicles are becoming more common, the choice between conventional and EV-specific cover can have a direct impact on operating costs and downtime.

Yet a conventional policy is not automatically a bad fit. If you drive a low-cost electric vehicle with a small battery and you do not rely on public charging, the extra features of a specialist EV policy may not justify the premium difference. Some conventional insurers have updated their standard policies to include basic EV cover, such as cover for the charging cable or a simple battery inspection clause. It is worth reading the policy wording carefully rather than assuming that any conventional motor policy is inadequate for an electric car. The key is to compare what each policy actually promises, not just the label on the box.



When you compare the two types of cover, pay attention to the exclusions. A conventional policy might exclude damage caused by charging, such as a power surge that damages the onboard charger. It might also place a lower limit on the value of electrical components, or require you to use a non-specialist garage for repairs. An electric vehicle policy should cover charging-related damage, include adequate limits for the battery and electric drivetrain, and direct you to a specialist garage. If you cannot find these details in the policy summary, ask for them before you buy.

In Dubai, the choice between electric vehicle insurance and conventional motor cover depends on the car you drive, how you use it, and what risks you want to transfer to the insurer. For a basic electric car used mainly for local trips and charged at home, a well-chosen conventional policy may serve you perfectly well. For a high-value electric vehicle, a car that relies on public charging, or a commercial fleet, the specialist features of an EV-specific policy often make it the smarter choice. The important thing is to compare the coverage details side by side, and not to assume that a standard motor policy automatically covers the unique needs of an electric car.