EV car insurance in the UAE: what changes with an electric vehicle

Switching to an electric vehicle in the UAE brings a different driving experience, a quieter cabin, and lower fuel costs. But when it comes to protecting that car, the insurance side works differently than what many drivers are used to. The technology under the body, the way repairs are done, and even how a car is charged all affect the policy you need.

This article explains the main differences between covering a conventional petrol car and an electric one in the UAE. You will see what insurers look at, why some costs differ, and what to check before you buy or renew a policy.

What makes an EV a different risk for insurers

Insurance is about risk. For a petrol car, the risk profile is well understood: engine, gearbox, fuel system, and a vast network of repair shops. An electric vehicle replaces most of that with a traction battery, an electric drivetrain, and charging equipment. These components are expensive to replace, and the repair network in the UAE is still growing.

The traction battery alone can account for a third or more of the car's value. Even a minor collision that damages the battery housing can require a complete replacement. Insurers factor this into the premium, and they also consider that not every garage can handle high-voltage systems safely. This is why many policies for electric vehicles include a requirement to use a specialist garage for repairs.

Battery damage: the biggest unknown

Battery damage is the single most expensive claim on an electric vehicle. Unlike a dented bumper or a cracked windscreen, a damaged battery pack cannot simply be patched up. The internal cells can be compromised even if the casing looks intact. Insurers have started to develop specific inspection protocols for battery health after an accident.

For the driver, this means that a minor fender bender could lead to a much larger claim than it would on a petrol car. Some policies cover battery degradation over time, but most standard EV car insurance plans in the UAE treat battery damage as part of the comprehensive cover, with the same excess and terms as the rest of the vehicle. It is worth reading the fine print on what counts as battery damage and what is excluded, such as damage from improper charging or from using non-approved charging equipment.

Charging equipment and mobile charging cover

Another difference is how charging equipment is treated. If you own a home charger, it is usually covered under your home insurance, not your car insurance. However, some policies in the UAE offer an add-on for portable charging cables or for damage to the car's charging port. Mobile charging services, where a van comes to give you enough charge to reach a station, are increasingly common as part of roadside assistance packages.

Roadside assistance for an EV is not the same as for a petrol car. A flat battery cannot be solved with a jerry can of fuel. The assistance provider needs to have a mobile charging unit or a flatbed truck that can tow the vehicle safely without damaging the electric drivetrain. When comparing policies, check whether the roadside assistance includes mobile charging or if it only covers towing to a charging point.

Repair network and specialist garages

Not every garage in the UAE is equipped to work on high-voltage vehicles. The repair network for EVs is still concentrated in major cities like Dubai and Abu Dhabi, and even there, the number of certified specialist garages is limited. Insurers have their own approved repair networks, and for an EV, those networks are smaller. This can mean longer wait times for repairs and, in some cases, the need to transport the car to a different emirate.

Some policies give you the option to choose your own repair shop, but that often comes with a higher premium or a lower payout limit. The safest approach is to confirm, before you buy the policy, which garages are approved and whether they are within a reasonable distance from where you live or work.

How premiums are calculated for an EV

Several factors influence the premium for an electric vehicle in the UAE. The car's value is still the biggest factor, but insurers also look at the cost of replacement parts, the availability of specialist garages, and the claims history for that specific model. Some EVs have a very high repair cost because parts are imported and the labour requires certified technicians.



Another factor is the car’s safety rating. Many electric vehicles score well in crash tests, which can lower the premium slightly. But the high cost of battery replacement often offsets that saving. The result is that EV car insurance in the UAE can be comparable to, or slightly higher than, insurance for a similarly priced petrol car. The difference depends on the model and the insurer’s experience with that vehicle.

What to check in your policy documents

When you read an insurance policy for an electric vehicle, pay attention to these points:

- Battery cover: is the traction battery covered under the comprehensive policy, and is there any exclusion for gradual capacity loss?
- Charging equipment: are the portable cable and the car’s charging port covered if damaged in an accident or by a power surge?
- Roadside assistance: does it include mobile charging, and what is the maximum distance for towing to a charging station or a specialist garage?
- Approved repairers: which garages can work on the vehicle, and are they within a reasonable distance?
- Courtesy car: if your EV is in the shop for a long time, does the policy provide a replacement vehicle, and is it also an electric car or a petrol one?

Each of these items can affect your out-of-pocket costs after an accident or a breakdown. A policy that looks cheap on the monthly payment might have gaps that cost more in the long run.

The role of Mulkiya renewal and registration

In the UAE, renewing your vehicle registration (Mulkiya) requires valid insurance. For an electric vehicle, the process is the same as for a petrol car, but you need to make sure your insurance certificate matches the vehicle's details exactly, including the VIN and the type of fuel (electric). Some online comparison platforms let you handle both insurance and Mulkiya renewal in one go, which simplifies the process.

How to compare EV policies effectively

Comparing EV car insurance is not just about the price. The coverage details, the repair network, and the roadside assistance terms matter more for an electric vehicle than for a conventional car. Use a comparison site that lets you filter by vehicle type, so you see only policies that are designed for or have experience with electric cars.

Look for policies that explicitly mention electric drivetrain components, traction battery cover, and mobile charging. Avoid generic policies that treat an EV like any other car, because the exclusions may catch you by surprise. A good policy will have a dedicated section for electric vehicle coverage, not just a footnote.

What the future holds for EV insurance in the UAE

As more electric vehicles enter the UAE market, insurers are gaining experience and refining their products. The repair network is expanding, and more specialist garages are getting certified. Premiums may stabilise or even drop as the risk data becomes more reliable and as competition increases.

For now, the key is to be an informed buyer. Know what your car needs, what the common risks are, and what each policy covers. The right EV car insurance gives you peace of mind that, if something goes wrong, you will not be left with a huge bill or a long wait for repairs.