

# Wall Charger Coverage

**We** will pay up to \$3,000 for loss or damage to the electrical power charger owned by **you** that is installed at **your** principal garaging address and used to charge **your covered car**.

This coverage only applies if **you** have purchased Comprehensive Coverage for that **covered car** under **your** policy.

**We** will not pay for loss or damage to the electrical power charger:

1. Due to any product liability that could be brought against the manufacturer, including:
  - a. the manufacturer's negligence or manufacturing defect or liability or faulty workmanship; or
  - b. due to negligence in using the power charger in a way not intended by the manufacturer.
2. Caused by an intentional act by **you** or at **your** direction.
3. Due and confined to wear and tear, freezing, mechanical or electrical breakdown.
4. Due to loss of warranty, or diminution in value.

No deductible shall apply to this coverage.

This coverage is excess over any other applicable insurance policy in force at the time of loss.

The exclusions set forth in Damage To A Vehicle apply to this coverage. All other terms, limits, and provisions of this policy remain unchanged.