

Electric Vehicles (EV's) domestic use

This guidance highlights some of the hazards associated with the charging of electric vehicles at home and the steps that can be taken to reduce or mitigate them.

RISK ADVICE LINE

Having read this guidance should you have any additional questions on this topic or other risk related matters, as a valued Ecclesiastical customer you can contact us through our 'Risk Advice Line' on 0345 600 7531 (Monday to Friday 9am - 5pm, excluding bank holidays) and one of our in-house risk professionals will be able to assist. Alternatively you can email us at risk.advice@ecclesiastical.com and one of our experts will call you back within 24 hours.

For queries about your policy cover or claims please contact your insurance broker.



Advances in technology and environmental concerns have created an increasing demand for electric cars.

They are powered typically by lithium-ion batteries that are installed within the car. These batteries need to be charged after the car has driven a certain distance.

An electric car can be charged in three ways - at home, at the workplace, or at a public charging point. In terms of convenience, charging each night at home is the simplest.

Electric cars can be charged at home using a standard three-pin domestic plug socket. A new EV will be supplied with a standard EVSE (Electric Vehicle Supply Equipment) charging cable, allowing you to charge anywhere you can find a mains socket.

While the EVSE cable will keep you and your electric car safe when charging, we would strongly recommend the installation of a dedicated EV charging wallbox. This is the safest and most convenient way to charge your vehicle at home as it communicates directly with the car, with charging time reduced by 30-60%, depending on the vehicle.

The wallbox must be installed by a competent electrician (such as those recognised by the NICEIC, the Electrical Contractors Association (ECA), NAPIT or SELECT in Scotland).

It is important to follow the manufacturer's instructions when charging your vehicle, and never use a charging point that isn't compatible with the make of your car.

Never use a domestic multi socket extension lead when charging your electric vehicle. If you do need to use an extension lead only ever use one that is suitable for outdoor use such as a reel cable.

Never 'daisy-chain' extension leads. The method of plugging more than one extension lead into another in order to reach a greater distance increases the risk of an electrical fire as well as electric shock.

Always buy your charging cable from a reputable retailer or directly from the manufacturer who will put such products through rigorous tests to ensure they meet UK safety standards.

Ensure you frequently check your charging cable for wear and tear and replace it if any damage is evident.

If you are charging from a 13A mains socket in your home, ensure the wiring in your property has been checked prior to doing so. Old wiring may not be able to cope with the demand from charging your vehicle overnight and risk a fire in your property.

Remember that when you are using your charger the EV charging lead must remain on your property and must not create a trip hazard for a member of the public.

Consider taking advantage of the on-going Government schemes aimed at relieving consumers of some of the cost linked to the installation of a home charging point.

Electric two wheeled scooters, segways, bicycles and hoverboards

Wherever possible, these items should be stored and charged in a suitable outbuilding and not be charged indoors.



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