

LESSONS FROM CHENNAI FLOODS

How to Protect Your Vehicle from Monsoon Damage

Cos spread awareness on better car care, favour add-on cover for engine damage

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Mumbai: After having burnt their fingers during the Chennai floods, insurance companies have started educating car owners about precautions they should take to avoid damage to vehicles in such situations.

The general insurance industry saw vehicle damage claims of close to ₹3,000 crore following last year's Chennai deluge, a record for any Indian rainy season.

As the June-September monsoon sets in over India, insurers are pushing engine protection cover or hydrostatic cover. This applies to damage caused to the engine due to reasons such as flooding that's not covered under basic insurance plans.

"This extra add-on for an additional few hundred rupees guarantees that you and your loved ones can enjoy the monsoons safely, without worrying about water damage to your vehicles," said Yashish Dahiya, CEO of Policybazaar.com.

Insurers have set up call centres to

help customers in the event of heavy rain or waterlogging.

"We are creating awareness as we want people to take better care of their cars during rains and ensure that there is minimal damage," said Ritesh Kumar, CEO of HDFC Ergo. "The claims are not paid in full in cases of damage due to water entering the engine compartment."

MONSOON WOES



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Kumar said engines get damaged if water enters them when vehicles are being driven on flooded roads. Damage to the engine and electronic circuits in such situations is covered by the hydrostatic add-on.

During the monsoon season, claims are generally filed for breakdowns, engine damage, hydrostatic lock of engine and cleaning of vehicles submerged in rainwater.

"A standard motor policy would pay for cleaning of the vehicle submerged in flood waters but not pay for consequential losses such as engine damage due to water entering

it," said Vijay Kumar, president, motor insurance, Bajaj Allianz General Insurance. "It is advisable to stop driving if the car enters a waterlogged area and to avoid trying to restart a stalled vehicle by cranking the engine in such a situation."

Repairing or replacing a water-damaged engine can cost ₹75,000 to ₹5 lakh, rising to ₹10-15 lakh for high-end cars. In case the car breaks down in a flooded area, the driver should call for technical help or get the car towed to the nearest garage, said an expert, rather than repeatedly trying to restart it, which makes things worse.

"Avoid driving or cranking or push-starting vehicles in waterlogged areas, as such actions could lead to severe engine damage," said Amitabh Jain, head, motor insurance, ICICI Lombard General Insurance. "In case the vehicle stops while being driven in waterlogged areas, do not try to further crank the vehicle or push starting the vehicle."

Policyholders should report a claim immediately to their respective insurance company.

To ensure that claims are paid in case of damage, it is prudent to couple the add-on with zero depreciation and consumable expenses cover, said Jain. Also, a road-side assistance package provides on-the-spot support including towing, battery jumpstart, fixing of flat tyres, rental vehicles and relaying of messages to relatives.