

Women drivers get extra cover at night

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Bengaluru: With women's safety becoming an increasing concern, especially at night, motor insurers are trying to provide extra cover for female drivers. Some now offer night roadside assistance (RSA), hailing of a cab service, assistance to an emergency medical centre, and even a night's stay at a nearby hotel. While for some it's an add-on for a nominal payment, others like ICICI Lombard and Bajaj Allianz offer the service free for women customers. ICICI Lombard General Insurance executive director Sanjeev Mantri said, "For decades, insurers have offered services such as RSA to motor insurance customers. The problem with RSA is that it is a one-size-fits-all type of service." ICICI Lombard realised from customer calls that

WHAT'S ON OFFER

- Hotel accommodation in case breakdown happens far from destination. Per night limit varies
- Coordination with networked hospitals for arrangement of ambulance and medical care in case of accident
- Cab-hailing service for a drop to destination



- Roadside assistance for breakdowns even in the night
- Arrangement for refreshments while the vehicle is being repaired

it needed a specific facility for women. "In one case, a woman customer would always return at 10pm after work. Another had to drive late when her in-laws faced a medical emergency. In both instances, their prime requirement was immediate assistance, presence of a trusted person and assurance of support," Mantri said.

So the insurer has just launched Women Assist — a

programme available in 13 cities, including New Delhi, Noida, Mumbai, Bengaluru, Hyderabad and Chennai. The service is available between 8pm and 6am, with access to a pan-India network of 3,500 garages, taxi partners and hotels. In case the customer is too far from home, the insurer will arrange for a night stay at a hotel with a budget of up to Rs 5,000 a night. In case of mi-

nor repairs, while the vehicle is being attended to, refreshments will be organised. Bajaj Allianz's policy has a 24/7 Spot Assistance for women that includes urgent message relays, assistance to an emergency medical centre, fuel refills of up to 3 litres of petrol/diesel, and taxi service anywhere up to 50 km from the spot where the insured was immobilised. The person also gets Rs 1,000 per day per occupant for accommodation. Bajaj Allianz General CEO Tapan Singhel told TOI, "If you have an accident at any time during day or night, we will help with paperwork, conduct a spot survey, and even provide legal advice over phone if necessary. We help with drained batteries, minor repairs, technical issues, or tow away the vehicle to the nearest Bajaj Allianz-preferred workshop."