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## Insurance Queries

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Every week, an expert selected by ET answers queries from our readers on insurance matters



**I bought a Ford Ecosport last year, and I loan my car often to my friends. I am worried if my insurance policy will cover any claim for accidents caused by them. Does the motor insurance policy cover claims when hit by friends or relatives driving it? – SACHIN**

In a situation where the in-

sured vehicle is not being driven by the owner, and it meets with an accident, the claim will be payable if the person driving the vehicle at the time of the accident has a valid and effective driving licence for that particular class of vehicle. The claim is also subject to admissibility of other parameters.

**I am planning to sell my car which is four years old since manufacture. I have 8 months of insurance cover pending with the car. Can I sell my motor insurance policy with the vehicle too? – RISHABH**

When a person sells a car the ownership of the insurance policy can also be transferred to the new owner, within 14 days of sale of vehicle. To fac-

ilitate this, it is important to produce a document that illustrates previous owner's consent and a proof of sale of the said vehicle. It is also important to note that in this case the No Claim Bonus will not be transferred.

**I have had few dents on my car. Can I claim under my comprehensive motor insurance policy without any FIR lodged? How would it affect my no claim bonus? – AVNISH**

FIR is mandatory only when the damage to the vehicle (own damage claim) is due to a malicious act, terrorism, any third party losses (property or bodily injury) or in case of theft. Whenever an insured makes a claim irrespective of the type

of claim he or she is not entitled to No Claim Bonus during the next renewal. A claim in the current policy brings the bonus slab to zero. It is also important to note that the claim will be payable only if the damage is due to an accident



**I am concerned about my buying my car insurance policy online. My fear is who will service my claim? Please advise. – TOSHI**

The medium of purchase of a car insurance policy does not have any bearing on the claims services. The claim service provided is similar for all customers irrespective of the source of insurance. There is no difference in terms and condition for motor policies whether purchased online or through any other medium.

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