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Ask THE EXPERT

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GENERAL INSURANCE

Building contractor must pay for car damaged during repair work

Our building is undergoing repairs. If any car parked in the building gets damaged due to the building contractor's negligence is he liable to pay? Will the motor insurance pay for this kind of damage S N PATIL

If the car parked in your building gets damaged due to the building contractors' negligence, he is certainly liable to pay. But the challenge is you need to proceed legally against him, and the compensation would be determined in a Court of Law. In case the building contractor has a public liability insurance, the insurance company would come to his rescue; otherwise the contractor needs to bear the expenses from his pocket. Since generally this is going to be a long drawn legal battle, it would make practical sense for the car owner to make a claim for the damages under their own Private Car Package Policy, which duly covers such losses.



Send your queries related to general insurance to personalfinance@dnaindia.net.