

[Your Comprehensive Vehicle Policy Protects Against Destruction By Natural Disasters](#)



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There are two types of motor vehicle policies: own damage and third-party damage protection. The third type is a comprehensive cover, which has both of these features. While third-party damage does not include protection against natural disasters, our own damage policy includes the clause. A comprehensive motor policy providing protection against both your own damage and third-party damage will thereby allow you to claim for any damage caused to your vehicle due to the torrential rains and flooding.

The best way to indemnify the loss arising out of heavy rainfall and destructive floods on one's vehicle is to opt for a comprehensive motor insurance policy, according to Parthanil Ghosh, president of retail business at HDFC ERGO General Insurance Co.

"Such havocs not only make vehicles vulnerable to engine malfunctions, electrical failures, and interior wreckage but can also result in the total loss of the vehicle. Hence, in such a scenario, comprehensive

motor insurance, including add-ons like engine protection, return to invoice, no claim bonus (NCB) protection, zero depreciation, and roadside assistance (RSA), is highly recommended," Ghosh said.

A comprehensive motor insurance policy provides financial cover for damages to the insured's vehicle due to natural calamities like floods, storms, earthquakes, cyclones, etc., said TA Ramalingam, chief technical officer of Bajaj Allianz General Insurance Co. It may prove indispensable since it provides 360-degree financial protection for your vehicle, which a standalone third-party cover does not cover, he said.

"In case of your motor claim, simply reach out and inform the insurance company regarding the damage or loss, which can be done through their customer care number or toll-free number, website, or even on their apps. Depending on your claim requirement, insurers will either settle your claim on the spot, provide service as needed, or guide you with the next steps for your motor insurance claim," Ramalingam said.