

### [Motor Insurance: Is your vehicle monsoon-ready? Find out](#)

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Temperature volatilities have given rise to extreme climate change. Although monsoons are enjoyable and provide much relief to our water reserves, capricious rainfall leads to flooding, waterlogging and also cause damage to roads driving the country to a standstill. Areas which are susceptible to waterlogging and flooding can pose possible damage to vehicles which is an increasing cause of concern for owners. Vehicle owners spend a large amount on the repair and maintenance of their vehicles during monsoon, and hence it is important to take primitive precautionary measures to minimize excessive damage.

Vehicle servicing at a verified service center would be a good start at simple preventive steps to help through the monsoon. Although it is imperious to get a thorough check of your entire vehicle – engine, battery and brakes are parts which need special attention to ensure safety. It is important to ensure that your wiper and lights are in appropriate working condition. The suspension and silencers are susceptible to damage owing to formidable road conditions which need to be duly checked. Tyre treads get worn out over time and hence a revisit to the tread depth is important in order to avoid skidding on roads and incurring damages.

Monsoons pose more challenges for the vitality of vehicles and hence a comprehensive insurance policy is recommended. Third-party car insurance provides financial protection to you in case of an event where damages or injuries are caused by your vehicle to another vehicle, person or property. It is called third party insurance since the owner of the vehicle is first party, the insurer would be the second party and the damage caused to the individual involved in the accident by the insured vehicle

would then be referred to as third-party. On the other hand, comprehensive car insurance not only provides third party liability cover, but also an own damage cover, thus providing a 360 degree protection to the vehicle. Own damage insurance takes care of damages resulting due to natural calamities like storms, earthquakes, floods etc. and man-made disasters like riots, terror attacks, theft etc.

Not many are aware that a standard motor insurance policy does not cover damage to the engine due to water ingress (hydrostatic lock). Also, it does not pay the depreciation amount on the repair and replacement of parts. Such damages are the ones which occur mostly, but taking a cover against these is often neglected by people and they end up shelling out from their own pocket. The solution to these problems is opting for motor add-on covers which are affordable and will reduce your out-of-pocket spends. Below are some common add-on covers offered by various insurance companies that come in handy in such situations.

**Engine Protector:** The engine of your car is the most expensive part and repairing it can be a costly affair. During monsoon, it's the engine that gets affected the most. This cover ensures that any damages caused to the engine due to water seepage or gear box breakage due to oil leakage are covered. As per our experience, less than 30% of vehicles have Engine Protector out of the total claims that we receive during monsoon. Hence, people need to be aware about this cover to protect themselves from incurring high financial losses.

**24x7 Spot Assistance:** If you are staying in a flood-prone city, one can opt for 24x7 assistance add-on cover offered by the insurer and get assistance like spot repair services (minor), flat tyre, alternative travel arrangements, refueling, towing services and if required accommodation benefits as well.

**Depreciation Shield:** This cover ensures that the age of the vehicle doesn't affect the claim amount paid for spare parts. Usually, under any comprehensive policy in case of a claim, the insured receives an amount that is subject to depreciation and therefore receives an amount lower than the actual repair expense. With depreciation cover, the insured receives the depreciation amount deducted on the value of the parts at the time of claim. Most of the insurers offer this add-on cover for the vehicle that are up to 5 years old.

In terms of claims, immediately inform your insurer regarding the vehicle damage and subsequent policy information. The insurer will assist you to the nearby service centre or provide spot assistance. Insurers have also introduced apps which can help you file a claim instantaneously. Depending upon the claim amount, customers can also self-inspect the vehicle and settle claim within minutes.

Driving during monsoons is unavoidable, but ensuring safety of oneself and your vehicle without a hit to your pocket can be premeditated. Ensuring the vitality of your vehicle and the right combination of motor insurance should help you enjoy your drive better!

***(By Sasikumar Adidamu, Chief Technical Officer, Bajaj Allianz General Insurance)***