

[I'm a Mumbaikar, I bought a sedan recently. Since monsoon is approaching, will my motor insurance cover damages from flooding?](#)

In this edition of Ask Money Today, find out how you can improve on a comprehensive cover with add-ons that provide that little bit more



A comprehensive motor insurance policy is one that provides both third-party and OD cover.

I wanted advice on my motor insurance coverage. I bought a sedan with low ground clearance about four months ago. I live in Mumbai, and with the monsoon approaching, I am apprehensive about driving my car during the rains, especially since Mumbai faces flooding frequently. Will my comprehensive motor insurance cover damages that are caused due to such flooding since I have heard that often the vehicle shuts off while driving during such floods?

Kamakshi

By Tapan Singhel, MD & CEO, Bajaj Allianz General Insurance

A motor insurance policy typically combines two components: Third-party liability and own-damage (OD). As you must already know, a third-party liability cover is mandated by law and is also required for vehicle registration. You may also have to pay hefty fines if you do not have a third-party insurance cover. This cover covers a third party in case of property damage, bodily injury, or death. This cover is extended to those affected by the insured vehicle caused due to an accident. You will be interested to know that a third-party liability does not have any limit when it comes to claims, which means in case of death or damage of an affected third party, the court of law decides the claim amount, basis a variety of factors. The claim can run into crores of rupees.

The other cover is OD, which essentially covers damage to the insured's vehicle. Here the damages can include natural calamities, burglary, theft, fire, self-ignition, external accidental means, malicious acts, terrorist activity, riots, or strikes. A comprehensive motor insurance policy is one that provides

both third-party and OD cover. Kamakshi, along with a comprehensive motor insurance cover, there are also some significant add-on covers which you must opt for, considering you reside in a region which is frequently impacted by monsoons.

Where a comprehensive cover will cover damages to your vehicle owing to natural calamities like floods; however, suppose you want complete protection for your vehicle. In that case, there are some add-on covers like zero depreciation cover, which you should take along with an engine protector cover, 24x7 roadside assistance, and tyre safeguard, which you may consider for your situation. A zero depreciation add-on will cover your vehicle against all damages, where you will have to bear the minimum cost of damages since no depreciation cost will be applicable compared to a standard comprehensive policy where a percentage of depreciation is applicable. In case of flooding, there is a possibility that the engine will get impacted. Hence, an engine protector cover will be beneficial since it provides coverage against damage to the car's engine due to water ingress leading to hydrostatic lock. It also covers cases like leakage of lubricating oil and damage to the gearbox.

There can be scenarios where you may need emergency assistance if your vehicle suddenly incurs an issue which is frequently witnessed during the monsoons. Here a 24x7 roadside assistance add-on cover is beneficial since it provides emergency roadside assistance services like help in changing flat tyres, jump-starting a dead battery, other spot repair services, alternative travel arrangements, emergency fuel refilling, and towing facility on a 24x7 basis. Tyres are commonly impacted during the rains, repairs for which are covered up to 50% in case of tyre damage due to accidents in standard policies.

However, with a tyre safeguard add-on cover, you will also get 100% coverage for damages to tyres. Kamakshi, I assume that since you have already purchased your vehicle just four months ago, you must already have an insurance policy in place, although I'm unsure of the coverage you have opted for. If you have not opted for these covers or even have opted for them, in case of flooding, you must avoid driving in areas where the water level is above your tyre. If the situation is unavoidable, switch off your engine, exit your vehicle, ensure you are safe, and wait for the water to recede. In case of any damage to your vehicle, please get in touch with your insurer on their toll-free or customer care numbers. You can also reach your insurer on their app or website. They will further guide you with the best solution and ensure your worries are taken care of.