

Driving carefree on your next roadtrip

There are many insurance covers you can take

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Road trips are always fun. They are more about the journey and the memories that you make on the way, rather than just reaching the final destination. You can enjoy the scenic beauty, decide when to stop, where to stop - may be a roadside food joint to enjoy local cuisine without any time constraints. As much fun that these road trips are, they, however, come with bumps that can slow you down if you're not prepared. Let's look at a few insurance covers that will help you enjoy the road trip to the fullest and avoid any unforeseen eventualities in your journey.

Motor insurance

Safeguarding your vehicle against all eventualities is of utmost importance while going on a road trip, as your mode of transport will determine the fun you have along the way. It is not only vital to ensure that your car is all geared up for the trip by servicing it, but also whether it has all possible insurance covers to safeguard you from any financial burden in case there is an accident/damage. Comprehensive motor insurance cover coupled with right add on covers will provide your vehicle a holistic coverage. 24/7 roadside assistance add on cover, can help you in case your vehicle has a breakdown, a flat tyre or battery issues in the middle of the road. Through this, minor repairs and towing is also available. Additional cover for vehicle accessories can also be bought in case there is any damage or theft due to a break-in. Some insurers even cover loss of personal belongings like cellphones, laptops, among others, which can easily get damaged in case there's a mishap.

Home insurance

Since you're on a road trip and will have your house locked behind, it is essential to cover your house and contents in case there is any theft or damage in your absence. Apart from the security devices, you have installed, home insurance is essential so that you can travel without any worry. In case you are traveling and are carrying portable devices like your laptop, smartphone, wallet, etc. which happens to be stolen due to a break-in in your vehicle, home insurance covers these not just when they are in the house, but also when you are carrying



such devices during your travel period. Some insurers today provide home insurance for a short term period which is as low as one day, thus giving an option to insure the house for only their travel duration. Hence, one doesn't necessarily need to buy an annual cover.

Personal accident cover

Along with the third party liability cover, which is mandatory for any vehicle owner to have, IRDAI has recently made Personal Accident cover with a sum insured of Rs 15 lakh compulsory for owner-driver starting January 1, 2019. Over and above this, you should ideally also have a personal accident cover for passengers traveling along with you and also for the driver in case you have hired one. Personal accident cover is a benefit policy that covers death, permanent or temporary disability in



case of any unfortunate incident, covering the policyholder and the dependents. In case you are opting for adventure sports during your travel, don't forget to take an add-on cover for the same under your accident policy.

Travel insurance

You must have domestic travel insurance in case you are traveling in a hired cab, which covers any exigency during your travel period in that vehicle. In case you are going for a cross country road trip in your vehicle, travel insurance covers you for loss of baggage, medical coverage, medical evacuation, emergency cash advance, among others. Ensure that there is a buffer in the coverage period as road trips do take time. If you are planning to opt for some adventure sports during your trip, it is advisable to have a travel policy that covers it. Insurance companies today have adventure sports-related medical exigencies covered either in-built in their travel insurance products or one can opt for the same as an add-on cover to their policy. Depending on your travel needs, you can customise your travel insurance accordingly.

Do your research well before buying any insurance policy and go through their coverage and exclusions carefully. With necessary vehicle documents, emergency roadside kits, coordinates of your insurance company along with appropriate insurance covers, you are all set to have a safe and fun-filled trip. Make sure everyone is buckled up, drive safely and have a fun road trip!

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