

Date: 6.9.2020

Publication: Orissa Post

Page no.: 11

Edition: Bhubaneswar

## Motor insurance: Keeping your vehicle monsoon-ready

People look forward to monsoon as a respite from the scorching summer heat. During this season they like to go on long drives with their friends and family. Although, it's fun to go on drives, it's important to know that not all roads are safe to drive with potholes here and there. Moreover, monsoon also leads to slow traffic, especially in cities. Hence, it becomes crucial to take utmost care of yourself and your vehicle during this season.

It's during monsoon that most vehicle owners incur huge expenses for the repair and maintenance of their vehicles and hence it becomes necessary to take precautionary measures to minimise excessive damage. Some of the safety checks that you need to do for your vehicle during monsoon are scrutinising various vehicle

parts. For instance, look out for damaged wiper, discoloration and cracks on your wiper blades, as it may otherwise affect clarity while driving. Due to slower traffic, brakes face the maximum load, hence it's crucial to check if they are functioning fine.

However, even after taking good care of your vehicle, there are various risks which are unpredictable. Here's where a comprehensive motor insurance comes to your rescue wherein it not only provides third party cover which is mandatory, but also covers damages to the vehicle which is known as 'own damage cover'. I believe that over and above a standard comprehensive motor insurance cover, one should look at opting for various add-on covers based on the vehicle's age and their specific requirements. Below are some of the add-ons which are a

must have:

**Engine Protector:** A standard motor insurance policy does not cover damages to the engine by water intake. Hence, if you stay in an area that is prone to flooding during monsoon, this add-on cover is a must for your car. This cover provides coverage against damage to the car's engine due to water ingress leading to hydrostatic lock. It also covers instances like leakage of lubricating oil and damage to the gearbox.

**Zero Depreciation Cover:** Depreciation refers to the decline in the value of your vehicle considering factors like age, wear and tear and obsolescence.



Usually, in case of claim under any comprehensive policy the insured receives an amount that is subject to depreciation

and therefore receives an amount lower than the actual repair expense. This add-on covers you for the depreciation cost of the vehicle that you may have to bear otherwise.

**24\*7 Roadside Assistance:** This is another important add-on that should not be missed especially during the rains. It provides emergency roadside assistance services like help in changing flat tyres and other minor spot repair services, alternative travel arrangements, emergency fuel refilling, towing facility on a 24x7 basis.

**Conveyance Benefit Cover:** In case your car is being repaired at a workshop post accidental damage and the claim for the same has been accepted by the insurer, you can claim conveyance till the time your vehicle is in the workshop (maximum

upto 15 days).

**Tyre safeguard:** Tyres are the most affected parts in monsoon and their chances of getting these damaged due to accidents are high. Usually, a standard policy covers upto 50% in case of tyres getting damaged due to accident. With this add-on, you get 100% coverage for damage to tyres as well.

Over and above opting for these add-on covers, in case of any damage, it is advisable to get in touch with your insurer at the earliest for claim, so that necessary assistance is provided in time. A comprehensive motor insurance is an indispensable tool for all vehicle owners to drive safely and worry-free.

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