Insurers receiving claims for damaged vehicles due to floods in Bengaluru

Incessant rain and and consequent waterlogging in many parts of the city led to breakdown of a number of vehicles due to flood water getting inside engines.

"At Bajaj Allianz General Insurance, we have started to receive claim intimations for both motor as well as non-motor claims but majority of the claims are due to vehicle submerging and vehide breakdown," the company's Chief Distribution Officer (institutional sales) Sasikumar Adidamu said.

The company expects to receive more claim intimations in coming days as during such calamities people will first want to safeguard themselves and their property or valuables, he said.

Rains have also impacted some areas where basements of shops and apartments got flooded due to the downpour resulting in loss of goods.

According to a senior official of another private general insurance companies, it is hard to make assessment of what kind of claims would come. However, majority of claims would be related to vehicle damage. Similar situation was witnessed in Mumbai and Chennai in the past.

Insurance companies have informed customers about dos and don'ts to avoid further damage to motor vehicle. According to insurers, avoid driving in a water-logged area, where water height is above the centre of the tire.

In case the vehicle is submerged in water do not try to crank or push start the engine. Even one attempt can cause major damage to the engine. If water has entered the passenger compartment, do not turn the ignition "ON" that can result in short circuit in the electrical system.

For safeguarding of property, there is need to ensure proper water drains, put barricades, close gaps or openings, move stock to safe place on a safe height, switch off the main electricity before leaving, and secure asbestos, galvanised sheet and temporary structures properly.