

# Driving car through water? Your insurance claim may be rejected

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When the city was adamant on fighting through knee or even chest deep waters in select areas to meet their work requirements, the general insurance industry in the country too hit the top gear. The industry was busy ensuring that Mumbaiers do not forget to offer love and care to their beauty on wheels.

"Avoid driving in water-logged area. Do not try to crank / push start the engine of a submerged vehicle as even one attempt can lead to serious engine damage," insurer ICICI Lombard General Insurance advised via SMS. It was not the only insurance company to take proactive steps. "Whenever there are predictions of heavy rains or storms which could lead to a flood-like situation, we increase our efforts to reach out to the customers of that region to help them minimize their losses. As a practice we send out advisories to customers and the general public every year via SMS, FM radio, brochures or through channel partners during the monsoon," says Vijay Kumar, chief technical officer, motor insurance, Bajaj Allianz General Insurance.

These advisories are to restrict the claims ratio, which shoot up as a result of water-logging or building and tree collapses, which are a fallout of the monsoons. "The claims ratio for passenger cars shoots up by 15 to 20% during this period," reveals Kumar.

Emailers and advisories in various forms are initiated not just once the rains lash the country, but even before the monsoon hits. These help the customers to avoid disappointment when claims are rejected.

## Suggestions

If stuck in water, drive the vehicle in either 1st or 2nd gear and increase the engine RPM without clutch. When you are in flooded areas, do not crank the engine even after the water recedes. It is advisable to tow it to a workshop. One should disconnect the battery. At the workshop, rust-proof the car and re-oil the car.

"Check the brakes for thorough functionality as it can be affected if the flood water enters the brake lines, pads or discs. Ensure it is functioning satisfactorily before moving the car further. Check the radiator fan motor for thorough functionality as there is a possibility of its damage due to flood water," states Bharti



AXA General Insurance in its insurance advisory. "If water has entered the passenger compartment, do not turn the ignition 'ON' as there is possibility of short circuit in the electrical system the moment ignition is turned 'ON' even without cranking of the engine. This may cause further damage to the vehicle," says Sanjay Kumar, vice-president and head, motor - underwriting at Bharti AXA General Insurance. He also advises car owners to keep a hammer or stone ready to break the window glasses in case the door locks get jammed.

In spite of the dos and don'ts list doing the rounds year after year, hydrostatic lock, wherein water enters the engine and stalls it is the most common car damage, filed for claims during the monsoon claim insurers. "Other common claims include fender benders, vehicle damage due to lower visibility and vehicle skidding," says Kumar of Bharti AXA.

In Mumbai a 180-year old tree collapsed on cars. This sort of natural phenomenon too is covered under motor insurance.

## Claim rejected

"If we find cases wherein a policyholder deliberately drove the car in water-logged areas, there are chances that his/her claim might get declined," warns Kumar of Bajaj Allianz General Insurance. Cranking the engine after it has stalled due to water entering it too can lead to rejection of claim, he adds.

But it doesn't mean the insurance companies would reject each and every claim arising during floods. "Beyond a level we ensure all genuine claims are cleared at the earliest," says Kumar of Bharti AXA.

Though the engine damage would not be paid for if deliberately damaged, but the other damage caused to the upholstery, or fuel parts failing due to floods will be

covered.

## Add-ons to consider

If you have been wading through flooded waters year after year, then the standard car insurance policy would not suffice. Insurers offer several additional covers that can be tagged onto your exist-

ing policies. Ahead of the monsoons or during renewals you can consider the add-on cover 24x7 road-side assistance, where towing the vehicle stuck in flooded waters or accident site to a garage is covered under the insurance policy. "The 24x7 spot assistance cover offers mechanical assistance and benefits ranging from that for a flat tire to minor repairs, towing assistance and even assistance such as medical coordination and legal advice, if required,"

elaborates Kumar of Bajaj Allianz.

In a zero depreciation cover, the age of the vehicle would not affect the claim amount paid for spare parts. "Typically under any comprehensive policy in case of a claim the insured receives an

amount lower than the actual repair expense. With depreciation cover the insured receives the depreciation amount deducted on the value of the part replaced for upto two admissible claims," says Kumar.