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# Option of monsoon insurance for vehicles

*An effective way to safeguard your vehicle is by opting for specific insurance covers for monsoon-related issues. You can opt for add-on covers while buying your motor insurance policy or if you have already bought or renewed it, purchase these add-ons later, but from the same company.*

**Engine protection cover:** The monsoon season can wreak havoc on your car's engine, especially if you frequently drive through waterlogged areas. Water can enter the engine, leading to severe damage that standard car insurance policies typically do not cover. The engine protection cover is designed to protect against such scenarios. This add-on cover provides financial protection for the repair or replacement of the engine and its parts if damaged due to water ingress or hydrostatic lock.

**Zero depreciation cover:** Just like any other asset, cars also undergo depreciation over time, thereby reducing the value of your car as it ages. During the mon-

soon, the likelihood of accidents increases. In the event of a claim, the standard insurance policy will account for depreciation on the replaced parts, resulting in a lower payout. A zero depreciation cover ensures you receive the total cost of replacing damaged parts without any deduction for depreciation.

**Roadside assistance cover:** It ensures that help is just a call away. This add-on offers services like towing, fuel delivery, battery jump-start, and minor repairs on the spot.

**Consumables cover:** Flooded roads and heavy rains can lead to frequent wear and tear of consumable items, such as engine oil, brake oil, lubricants, nuts and bolts. The cover ensures that the cost of replacing or replenishing these items is covered.

**Tyre protection cover:** It provides coverage for repairing or replacing tyres damaged due to cuts, bursts, or bulges.

— *Subhasish Mazumder, Head, Motor Distribution, Bajaj Allianz General Insurance*



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