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[Waterlogged Roads Are Nightmare For Car Owners: Here Is How To Get Covered](#)



Most of the country is now reeling under a heatwave and praying for the rains. But, it is perhaps the time to think ahead.

Apart from binging much needed relief, monsoon is also the season when some areas, especially our cities, face floods. While you can get home insurance to cover your home against floods, it is also important that you protect your car, as a car is likely to get damaged during a flood, sometimes heavily. Pictures of luxury cars from brands like Bentley, Range Rover, Lexus and BMW submerged in water during the Bangalore floods, are fresh in our mind, and it pays to stay protected. If you are buying new insurance soon or getting it renewed, here is how you can get your car covered.

First Things First

"To protect your car against flood damage, consider parking it on higher ground or an elevated area to avoid water accumulation around the vehicle. Ensure all windows and doors are properly sealed, and use car covers designed for waterproofing. Installing flood sensors can alert you if the water level around your car rises, allowing you to take preventive measures," Shilpa Arora, Co-Founder and COO, Insurance Samadhan, a platform for resolving insurance complaints.

Additionally, anti-flood devices such as flood bags or barriers can help divert water from your car. Besides these, having an active car insurance cover may help safeguard against unwarranted financial damages caused during a flood.

What Is Covered

If you have a comprehensive policy and the car is damaged in a flood, provided that you don't attempt to start it, then the engine is protected under the policy. "However, if you attempt to start the engine of the car and the car engine seizes, it will be covered only if you have the "engine and gearbox protection" cover. Nil depreciation is covered if the "Nil Dep" cover is taken. For example, if the total claim cost is Rs. 50,000, the insurer will deduct the depreciation amount if this add-on is not taken. Consumables are covered if the "consumables" add-on is taken," says Nitin Kumar, Head, Motor Insurance, Policybazaar.com.

When Car Is Damaged Beyond Repair

If the damage to your car is beyond repair, or if the repair costs exceed 75% of your car's insured declared value (IDV), the insurer may declare it a total loss. "In such cases, the insurer will primarily compensate you based on the IDV as per the policy terms and conditions. To claim the total value of your car rather than the depreciated value, ensure you have the return-to-invoice add-on in your comprehensive car insurance policy. Be sure to file the claim for a total loss within 14 days of the incident," says Subhasish Mazumder, Head-Motor Distribution, Bajaj Allianz General Insurance.

The steps from evaluation to the payment are as follows:

Inspection and Evaluation: The insurance company will send an adjuster to inspect the damage and evaluate the extent of the repairs needed. The adjuster will recommend a total loss if the car is deemed irreparable.

Settlement Offer: "Once the car is declared a total loss, the insurance company will provide a settlement offer based on the IDV of the vehicle before the flood damage occurs. This value considers the car's make, model, age, mileage, and overall condition before the flood," says Mazumder.

Payment: The insurance company will pay the settlement amount, typically the vehicle's IDV minus any deductible specified in your policy.

Summing Up

So, in addition to a comprehensive policy, insured individuals can enhance their protection with add-on covers, as mentioned. "Other valuable add-ons include 24x7 roadside assistance, which offers support for changing flat tyres, spot repair services, alternative travel arrangements, emergency fuel refilling, and towing facilities at any time," says Mazumder.

Some companies also offer umbrella covers that have all the add-on covers included. It is important to review your needs and choose the cover that you want.

"It is also recommended to familiarise yourself with the specific claim process for flood damage, which might include immediate notification to the insurer, filing an FIR, and documenting the damage with photos," says Arora. Additionally, keep all relevant documents handy, such as the insurance policy, FIR copy, and repair estimates to ensure the entire claim process is smooth and hassle-free