

Car insurance covers for flooding

Two types of vehicle insurance covers

Third party insurance

Does not cover loss caused due to flood or natural calamity

Comprehensive insurance plan

Covers partial losses due to flood but does not cover loss to engine

Add on covers which are a must during monsoon

- 1) **Engine protection cover:** Covers both repair and replacement costs of engine
- 2) **Zero Depreciation cover:**
 - Compensates owner for total loss or damage to vehicle without factoring in depreciation
- 3) **24X7 Roadside Assistance:** For emergencies like towing, fuel requirements, on the spot repairs etc
- 4) **Consumables:** Covers for expenses of engine oil, nuts and bolts, mudflap, brakes, etc.

Scenarios where insurance company can deny claims related to flood damage



1. Damage due to driver's intentional actions



2. Delay in informing insurance company

FINSAFE TIPS!

- **Do not switch on ignition or attempt to start the car by push starting it**
- **Disconnect the battery and tow the car to the garage**
- **Intimate a claim to the insurer**
- **If vehicle is swept away or can not be located, give an intimation to the Police immediately**

