

READER'S CORNER

GENERAL INSURANCE

ROOPAM
ASTHANA



Usually the monsoon season brings a wide variety of diseases with it. Is there any specific insurance cover I should consider to deal with it? My family consists of my spouse and two children below the age of 10.

One does become prone to a variety of water- and airborne diseases during this season. However, you should go for a health insurance policy that will cover you not only for season-specific diseases, but also against other diseases, complications and accidents that lead

to hospitalisation. Such health insurance (family floater option) will provide you and your family with a complete health shield. It comes with lifelong renewal possibility. A family floater plan is the preferable option for getting a cover at a reasonable cost.

I am a 30-year-old working professional. My father, who lives with me, was recently diagnosed with cancer. He is covered under my existing family floater insurance plan of ₹5 lakh. Will it be possible to increase the insurance coverage now?

Usually, insurers don't allow an increase in sum insured after a person has been diagnosed with an illness. However, I would still suggest that you raise a request with your health insurance provider for increasing the sum insured.

I had booked my flight ticket to the US, but now I need to cancel the trip for personal reasons. Will my travel insurance cover reimburse the flight cancellation charge?

Travel insurance policies cover flight cancellation fee up to a certain amount only if you

cancel due to certain specified conditions mentioned in the policy. Usually flight cancellation due to the death of a family member, hospitalisation or diagnosis of a critical illness is acceptable to insurance companies. To know the conditions acceptable for refund of flight expenses, read the specific section of the policy wording.

I bought a motor insurance policy two years ago and filed for a claim last month when my car met with an accident. The bumper and mud guard both got damaged. The insurer rejected my claim as my car was fitted with a CNG kit, which was not covered under the policy I bought. Please advise what can be done.

Whenever you make a major change, addition or alternation to your car, you should intimate the insurance company without fail to avoid any problems during claim settlement. Now, the only option before you is to approach your insurance company for addition of CNG kit in your insurance policy. If you do so now, at least those claims that arise in future will be settled by the insurer.

I have been renewing my car insurance for the past three years from the same insurer. It is a basic insurance with no add-ons. However, looking at the flood-like situations in most cities, I am wondering if I should take a few relevant add-on covers. Also, I renewed the insurance four months ago. Will it still be possible to buy add-on covers now? Or will I have to wait until the time of my next renewal?

In case you live in or drive through an area which has the possibility of flooding or inundation, the most appropriate add-on is Engine Safe Cover, which covers damage to the engine. Engine Safe along with other add-on coverages like Consumables, Depreciation Cover and Roadside Assistance will provide comprehensive coverage during this monsoon season. Also, add-on coverages have to be selected at the time of policy renewal. Mid-term endorsement of add-on coverage is not allowed.

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