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## READER'S CORNER

### GENERAL INSURANCE



ROOPAM  
ASTHANA

**I purchased a new car last year. I took insurance from the dealer. I have No Claim Bonus (NCB) on it. Will my NCB migrate if I change my insurance company?**

Yes, you will be eligible for NCB based on the slab mentioned in the India Motor Tariff. To get it, however, you will have to renew within 90 days of the expiry of your old policy. To avoid any problems at a later date when making a claim, it is best to get an NCB certificate from your previous insurer.

**I am 35, my wife is 31, and we have a five-year old daughter. I am looking for a health insurance policy for my family. My daughter has a congenital heart problem. She was operated for VSD closure (open-heart surgery) when she was three months old. A health insurance agent said I would not be able to get a policy for my daughter because of her condition. What should I do now?**

Pre-existing illness or condition plays a vital role while accepting an insurance proposal. The congenital heart problem will generally be treated as a pre-existing condition while evaluating your family's proposal. I suggest that you consult or visit the branch office of an insurance company for greater clarity on your child's situation, and its implication on whether you will be able to get insurance, the associated premium, and the exclusions, if any.

**I am 24 years old and live in Mumbai. My mother owns the car that I drive. While renewing the insurance policy, can I buy it under my name? Can the insurance and**

**vehicle ownership be in different names?**

No, the insurance must be in the name of the registered owner of the vehicle. As your mother is the registered owner of the car, the insurance must be purchased in her name to ensure that there is insurable interest.

**I am a 53-year-old male trying to lead a healthy life. I plan to run a marathon next month. If I buy a health insurance policy now and something happens to me during the marathon, will it be covered by my health insurance policy?**

Staying fit and healthy is the way forward for all of us. Insurance companies do provide coverage for any mishaps during such events. However, I suggest you go through the standard exclusions section of the policy wording before buying the health insurance policy, or seek clarity from the insurance company directly before purchasing the policy.

**I'm 32 years old and live in New Delhi. Last week I was in Paris on vacation. Due to some emergency at home, I had to come back home five days before my trip ended. Can I**

**claim a refund for my curtailed trip?**

Yes, you can. But this will happen provided you have a travel insurance policy that offers the trip curtailment cover. Also, your trip should have been cut short due to certain pre-defined conditions defined in the policy. Before raising a claim, read the policy document issued to you carefully and check whether trip curtailment is covered, and the circumstances under which you can make a claim for it.

**There are frequent riots and protests in different parts of the country. Will my motor insurance policy cover any damage that happens to my vehicle due to such a development?**

Yes, damages due to riots and strikes are covered under the own damage section of the motor policy. It is one of the ten perils covered under this section.

*The writer is CEO & Whole Time Director, Liberty General Insurance Limited. The views expressed are his own. Send your queries to [yourmoney@bsmail.in](mailto:yourmoney@bsmail.in)*