



ROOPAM ASTHANA

I have recently bought a two-year-old car for daily commute. I want comprehensive protection against flood and theft. Are there policies that come with a built-in engine protector cover?

Flood and theft are in-built perils covered under the standard motor package policy. To protect your engine from damage related to floods, rains and others, you can purchase a separate add-on engine protector cover that is available with most insurance providers. You need to pay additional premium for this cover. This coverage is allowed up to a defined age of the vehicle, depending on terms and conditions. Please read the terms and conditions properly and understand the coverage before you buy it.

I have recently purchased a used vehicle. I am continuing with the insurance cover that the previous owner had bought. Can you explain to me the process of transferring the insurance in my name?

You need to submit valid documents to your insurer for the transfer of insurance in your name. Those documents are namely RC copy in your name or duly filled Form 29/30 (along with NOC from financier, if applicable), fresh proposal form filled by you, consent letter for transfer by existing insured (previous owner of your car), additional premium for NCB difference (if applicable) and others, along with ₹50 towards transfer fee. Also, usually the vehicle will be inspected by the insurer before the transfer of name in the policy takes place.

I am 66 and have never had a health insurance policy. I have asthma. I was also diagnosed and cured of tuberculosis when I was 40. However, now I feel I should get myself a health insurance policy. I am confused and unable to find any. Can you please advise?

There are several health insurance policies available in the

market. Look for one that covers hospitalisation expenses without any sub-limits or co-pay, and has a shorter pre-existing disease (PED) waiting period. This will fulfil your basic requirement. Also look for products that have useful features and add-ons available at a very low additional premium. You should check out the options available to you on insurance companies' web-sites to get the basic information and then contact your neighbourhood agent for further clarity. In your case, minimal PED waiting period is essential to get cover for hospitalisation related to asthma. Please ensure you declare your current medical condition in full detail while filling the proposal form to avoid any complication that may arise later on due to incorrect disclosure.

My wife has been diagnosed with zero stage cancer and she was hospitalised for two weeks. Her health insurance covers critical illnesses. Will her policy cover this?

There are products available in the market that cover cancer at later stages only. Thus, we recommend you get it clarified from your insurer and read the

policy document to reassure yourself regarding whether cancer at zero stage is covered..

My father had a cardiac arrest and was hospitalised. The treatment is over now. However, the insurer rejected his claim saying that the hospital's documentation was not in order. Nobody is helping me file my father's claim. What should I do?

You may handle this issue with ease if you have the precise requirements from your insurer. Once you become aware of the gaps in documentation on the basis of the insurer's required list of documents, you can arrange for the remaining documents from the hospital. We can assure you that the required documents for claims are those that are required to be prepared by all hospitals. We also suggest that you keep a copy of all documents submitted and the master list of required documents with you for future reference.

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