

# READER'S CORNER

## GENERAL INSURANCE

ROOPAM  
ASTHANA



**I have a health insurance policy that provides cover for treatment abroad. I am travelling to Europe and have bought a Schengen travel insurance. If I fall sick while travelling, which insurance will come into effect?**

Though you may file for a claim under both the policies, it is advisable that you use the Schengen travel

plan for any claims. It will have more comprehensive coverage than your other health insurance plan. Travel insurance is specifically designed to cater to insurance needs while you are travelling abroad, thus offering more extensive benefits.

**I am shifting from Pune to Bangalore. Do I need to apply for a new insurance cover when the car number plate changes? Will it also affect my premium?**

No, you need not apply for new insurance. You can approach your existing insurer for endorsement of the registration number by submitting the required documents. In this case, the premium will not be affected as the zone parameter for own damage (OD) premium does not change from Pune to Bangalore.

**I am a 45-year-old woman residing in Mumbai. Recently, I was diagnosed with breast cancer. I bought**

**my health insurance plan a year back. Will my current policy pay for my treatment, or will I need to buy a new plan?**

Sorry to hear about your illness and wish you a speedy recovery. Usually, cancer, if detected within the policy year, is covered under the policy without any time-bound waiting periods. You don't need to buy a separate policy. You may, however, go through the policy wordings to confirm this. Check the 'general exclusion' section for more clarity.

**I am a 50-year-old widow, and I suffer from arthritis. I do need to undergo treatment through injectable medication every week, which turns out to be very expensive. I want to claim insurance under my current health plan. Is there a limit on the maximum number of claims allowed in a year?**

The treatment specified by you is categorised under outpatient department (OPD) benefits, which are offered only in a few specific plans. I, therefore, suggest that you check whether your health insurance policy comes with OPD benefits. If it does, then you can claim the medical expenses up to the limits specified for OPD.

**I am travelling abroad in a week and want to buy a health plan to cover myself and my family, which includes my spouse and two children aged less than 10. If one of us falls ill and I file for a claim, is there any waiting period for claims under such policies?**

You may go for a family floater plan under an overseas travel insurance policy covering hospitalisation expenses. Many overseas travel policies available in the market cover illness from day one and do not have

any waiting period, unless it is a pre-existing illness. Check the mandatory health insurance requirement of the country you are travelling to before buying a travel insurance cover.

**I am not happy with my current health insurance provider. At the same time, I don't want to lose my no-claim benefits. What should I do?**

You need not worry about losing continuity benefits. There is a provision for porting your existing health policy to another insurer, keeping the continuity benefits. For this, you have to approach the other insurer 45 days prior to the expiry date of the ongoing policy.

---

*The writer is CEO and whole-time director, Liberty General Insurance. The views expressed are his own. Send your queries to [yourmoney@bsmail.in](mailto:yourmoney@bsmail.in)*