



ROOPAM ASTHANA

I have owned a floater health policy for over 12 years now. A couple of years earlier, my husband was diagnosed with a renal problem. He is presently undergoing dialysis every month, leading to huge expenses. My insurer had paid for the initial costs of renal treatment. Will the policy cover subsequent expenses on dialysis every month?

Usually, expenses incurred for renal dialysis get covered under 'daycare treatment' if the procedure is carried out in a hospital. It may not require hospitalisation for more than 24 hours due to advancement in medical technology. Though the procedure is covered by most health insurance policies available in the market, check if your policy offers the 'daycare hospitalisa-

tion' feature. Moreover, if your insurer had paid the initial expenses of renal treatment, you may check for pre- and post-hospitalisation feature available in your policy. You can claim renal dialysis expenses under pre- and post-hospitalisation expenses for the specified number of days.

I am 40. Two years earlier I was diagnosed with tuberculosis. Post proper medication and change in lifestyle, the doctors have declared me fit. I did not have health insurance then and would like to purchase one now. What are my options? Should I also look at critical illness covers?

If you are completely cured and fit, you may go for a health insurance policy at the earliest. Make sure that you declare your history of tuberculosis. Your insurer may apply a waiting period for covering tuberculosis in the future. A medical test may also be mandated by the underwriting team of the insurer. Also, taking a critical illness cover is always a good option.

I have had a health insurance policy for the past five years. Recently, I underwent a

surgery, about which I had informed the insurer well in advance. After the surgery, the company denied the claim, citing that we did not submit the claim within the prescribed time from the date of discharge from the hospital. I submitted the claim around 40 days from the date of discharge. What should I do now?

Well, in your case the good thing is that you had intimated the insurer well in advance about your surgery. Nevertheless, there has been a delay of 10 days in providing the documents, which is beyond the time limit of 30 days stipulated by the regulator. I suggest you write to your insurer describing the reason for the delay in submitting the document. If it is a genuine one, your insurance company may accept your claim for further processing.

I have recently purchased a second-hand vehicle but the motor insurance on the car has expired, and the earlier owner refuses to renew it. What should I do?

You, as the new owner of the car, can renew this vehicle through any insurance company by producing a copy of the new regis-

tration certificate which would be in your name.

I recently missed paying my car's insurance premium on time, and now the policy has expired. While I am keen to renew the plan, will I be able to claim the no-claim bonus benefit on this expired policy?

No-claim bonus (NCB) is applicable if you have not made any claim in the previous year. If you renew the policy within 90 days from the date of expiry of the previous one, you can continue to avail the NCB benefit.

I bought a car recently. I don't drive it as I have a driver. I have taken a cover for the driver who is my employee. If my current driver quits and I get myself a new driver, will the accidental cover be applicable to the new driver?

Yes, the accidental cover bought along with the motor insurance policy will apply to the new driver as well.

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