Demystifying Car Insurance

Bajaj Allianz Motor Insurance

The roads are filled with careless people and while you may be a careful driver, following all the traffic rules and taking all the necessary precautions, you never know when your beloved car or your very own safety may be at risk because of somebody else!

Imagine this - It is a sunny Sunday morning and you decide to take your family out for a drive. Everything is going well when suddenly while driving, a kitten comes out of absolutely nowhere and comes right in front of your car! While your attempts to save the kitten were successful, you managed to dent your beloved car. Your sunny Sunday just turned into a sorrowful one. The rest of drive has you preoccupied with thoughts over expenses and the costs of getting your car fixed.

This could happen to anyone, even the most experienced and careful driver.

This is why insuring your car is so important. Here is all you need to know about insuring your car from any unforeseen perils.

Your car insurance policy covers you against all financial losses which occur if your car gets damaged. However the cover is applicable only when the damages are caused either due to an accident or a natural calamity or even any other liability because of any thefts or accidents.

Let us try and understand car insurance in simpler terms. Car insurance policies are of two types.

* **THIRD PARTY/ LIABILTY ONLY INSURANCE POLICY:** The Indian government has made purchasing third party insurance policy mandatory for every car owner. This policy covers the costs that a driver may incur upon accidently damaging someone or their property.
* **COMPREHENSIVE INSURANCE POLICY:** The comprehensive insurance policy not only covers third party damage but also covers for the driver and his own car in case of any perils.

Apart from these two main covers, car insurance also provides a variety of additional features and covers - known as Add on Covers. These add on covers are easy to understand and safeguard the insurer from the little mishaps that keep on happening in day to day life. Some add on covers are:

* **Lock & Key Replacement Cover:** Losing the car keys is an incident that we have all had to face at least once in our lives. This add on cover reimburses the cost of the replacement keys and also covers the cost of purchasing a new lock in case the old one gets accidentally damaged.
* **Engine Protector:** The engine protector add on cover safeguards the expenses that one may have to incur in the case of sudden engine breakdowns.
* **24\*7 Spot Assistance:** Imagine driving back home from work. It's late at night and you've had a long day. You cannot wait to be home but your car has other plans for you. It breaks down when you're driving through a comparatively lonely patch. Frustrated you get out of the car to find out the cause of the problem. A puncture it is! This is where the 24\*7 spot assistance cover you took will come to your rescue. This cover helps you get in touch with a set of toll free numbers that provide you with all the help you need to get out of such situations in life! There are other facilities like towing, taxi and accommodation benefits, fuel assistance etc. that also come under this add on cover.

Purchasing the right [car insurance policy](https://www.bajajallianz.com/Corp/motor-insurance/car-insurance.jsp) for your vehicle is extremely important. It is a decision that needs to be well thought of before going ahead with it. To know more about car insurance and to choose the most suitable car insurance policy visit the [Bajaj Allianz website](https://www.bajajallianz.com/Corp/general-insurance/general-insurance.jsp) today.