

Ask **THE EXPERT**

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GENERAL INSURANCE

Under car insurance accidental damage is covered across India

I am planning a drive to my hometown in Kerala. If my car meets with an accident outside Maharashtra is the insurance valid? My friend will also drive the car. If the accident occurs while he is driving will insurance be valid? — PRAVEEN KAIMAL

Yes, if you have comprehensive cover for your private car then accidental damage to the vehicle is covered across India without any exception. Accidental damages are covered under comprehensive policy subject to vehicle is being driven by driver holding valid driving license, irrespective of whether driver is owner of car or not.

If I take treatment at a non-network hospital how much time will it take for me to get my money? What are the chances that the claim could be rejected? I have heard that treatment at non-network hospitals usually get rejected — M A KRIPLANI

For reimbursement claims related to a treatment in a non-network hospital, the turnaround time for claim payment is usually 14 days. However, this time period is for a complete claim where all documents have been submitted as per the claim checklist. If additional documents required, the insurer will raise further queries. Claims from non-network hospitals are treated in the same way as those from a network hospital.



Clear your doubts with regard to general insurance.
Send your queries to personalfinance@dnaindia.net