

Ask **THE EXPERT**

Shreeraj Deshpande,
principal officer and CEO (officiating),
Future Generali India Insurance



GENERAL INSURANCE

Inform the insurer if repairing car at an unauthorised garage

Can I claim insurance even if my car is not repaired at an authorised garage? BIREN GUPTA

You can get the vehicle repaired even at unauthorised garage. However, make sure that you intimate the claim to your insurance firm and get your vehicle surveyed before dismantling the vehicle for repairs. Without a survey of vehicle, it will become difficult for the insurer to admit the claim and assess the loss.

We have a family floater plan. We have paid premiums for over 3 years. My husband was diagnosed with cancer and had to undergo chemotherapy for a year and a half. The insurance covered it. Now he needs to undergo immunotherapy, but the company is saying it is not covered. JYOTHIKA SUNDER

Every health product is governed by the policy terms and conditions filed with the regulator. Hence, the admissibility of claim will be as per the terms and conditions of the policy you are covered under. It is better to go through the policy wordings and also represent to the grievance cell of the insurance company.



Send your queries related to life insurance to
personalfinance@dnaindia.net