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Why engine protect cover becomes important during the rainy season



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While rain related damage to a vehicle's exterior is often visible, the greater risk during the monsoon season may lie beneath the bonnet. Driving through waterlogged roads can allow water to enter critical engine systems, disrupting the engine's combustion process and affecting its performance.

In certain situations, water ingress can lead to a condition known as hydrostatic lock, where the engine's compression cycle is

interrupted because water, unlike air, cannot be compressed. This can result in damage to key internal components such as pistons and connecting rods, often leading to expensive repairs and extended vehicle downtime.

The growing prevalence of urban flooding and waterlogging has made this risk increasingly relevant for vehicle owners.

Industry data indicates that motor insurance claims rise by nearly 33% during the monsoon season, largely due to engine and electrical damage. Yet, despite the heightened exposure, only around 20% of vehicle owners opt for engine protection add ons, leaving a significant majority of about 80% vulnerable to expensive vehicle repair.

Understanding Engine Protect Cover Engine Protect Cover is an optional add on available with motor insurance policies that is designed to address engine related damage

arising from water ingress subject to policy terms and conditions. While a comprehensive motor insurance policy provides broad protection against various risks, this add on focuses specifically on the vehicle's engine, one of its most critical and expensive components. In the event of water entering the engine system, Engine Protect Cover may provide coverage for repair or replacement of internal engine parts affected by the damage, subject to policy terms and conditions. It may also extend to situations involving hydrostatic lock, where water disrupts the engine's normal compression process and causes damage to internal components. Depending on the insurer and policy terms, the cover may also include expenses related to associated consumables such as engine oil, lubricants, coolants, and other fluids that need replacement following water related engine

damage.

The relevance of Engine Protect Cover becomes particularly evident during the monsoon season, when waterlogged roads and urban flooding increase the likelihood of water exposure. By addressing engine specific risks that can result in substantial repair costs, the add on complements the overall protection offered by a motor insurance policy.

How This Applies to Electric Vehicles While Engine Protect Cover is primarily associated with internal combustion engine vehicles, protection against water related damage is equally relevant for electric vehicles. EVs rely on high value components such as electric motors, battery systems, and power electronics, which can be costly to repair or replace if affected by water ingress. Today, several insurers offer EV specific add ons that provide coverage for electric motors, battery

related systems, charging equipment, and other critical components, depending on policy terms and conditions.

For vehicle owners, the key takeaway is that while the source of risk may differ between ICE vehicles and EVs, exposure to water related damage remains a common concern. As vehicle technology evolves, insurance protection is increasingly adapting to reflect the growing value and complexity of modern automotive systems. Engine Protect Cover and EV specific protection add ons have emerged as targeted solutions to address these evolving risks. By extending coverage to some of the most expensive and technologically advanced components of a vehicle, these add ons complement standard motor insurance and reflect the changing realities of vehicle ownership in an era of extreme weather and advanced automotive technology.