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[Protecting Every Loan with the Right Insurance](#)



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In today's world, loans are no longer just about borrowing money. They are financial instruments that enable progress, create opportunity, and empower individuals and businesses to achieve their goals. Whether it is a home, a car, a business expansion, or a farm investment, every loan represents a promise, one that must be honoured even in uncertain times.

The most effective way to uphold that promise is through insurance. Insurance ensures that your financial commitments do not turn into financial burdens when life takes an unexpected turn. It safeguards both your asset and your repayment capacity, allowing you to stay financially resilient no matter the situation.

Home and Property Loans: Protecting Your Largest Investment

For most individuals, a home loan is the biggest financial decision of their lives. Protecting this asset is essential. The Bharatiya Griha Raksha Policy offers comprehensive cover for homes against risks such as fire, floods, inundation, storms, cyclones, lightning, earthquakes, malicious damage and even burglary. It not only covers the structure but can also extend to contents, jewellery, and valuables, ensuring complete peace of mind.

Similarly, loans against property must be supported with appropriate property insurance. It ensures that the asset serving as collateral remains protected from unforeseen events. When your home or property is insured, your financial stability remains intact even if an adverse event occurs. Additionally, EMI protection cover, if chosen, ensures your EMI is safely covered in the event of an inability to pay due to an accident, protecting your family from financial burden.

Vehicle Loans: Safeguarding Your Mobility and Your Money

A vehicle is often financed through loans, making it vital to protect both the vehicle and the liability. A comprehensive motor insurance policy covers own damage as well as third-party liabilities. However, the real value comes from selecting the right add-on covers.

Crucial add-ons like Zero Depreciation, Engine Protection, Consumables Cover, and Return-to-Invoice minimize the gap between the insured value and actual expenses, ensuring complete protection. Options such as Garage Cash provide daily compensation for each day your insured car is in the garage for repairs after an accident. When your vehicle is fully insured, your EMIs continue smoothly without any unexpected financial shock from repair or replacement costs.

Business and Commercial Loans: Building Financial Continuity

Every business, whether small or large, depends on credit to sustain and grow. Business loans, working capital loans, and cash credit limits are common instruments that keep operations running. However, events such as fire, natural disasters, theft, or liability claims can quickly disrupt this flow.

The Bharat Sookshma and Bharat Laghu policies OR Standard Fire and Special Perils Policy as per sum insured basis, are essential for every commercial establishment. It provides protection against fire, explosion, storm, flood, and other accidental damages to office premises, factories, or warehouses, if opted. For businesses dealing with heavy machinery or equipment, asset and machinery insurance ensures that costly assets remain covered and functional.

Business Interruption is also another additional cover that shall help cover loss of profit during the interruption resulting from covered perils under policy. This helps in support to withstand financial burden.

Additionally, liability insurance offers protection against third-party claims arising from injuries or damages caused during business operations. Together, these policies ensure that the business remains financially stable and able to continue meeting its repayment obligations.

Agricultural and Rural Loans: Protecting Livelihoods

Agriculture remains the backbone of India's economy, and many farmers depend on crop loans or loans for livestock and farm equipment to sustain their livelihoods. Yet, this sector faces constant challenges from unpredictable weather, pest infestations, diseases, and natural calamities.

Crop insurance and weather-based insurance provide an essential financial cushion. In case of crop loss due to adverse weather or disasters, the insurance payout enables farmers to repay their loans and reinvest in the next cycle. Similarly,

livestock insurance protects against the loss of valuable animals that form a key part of rural income. By securing their loans through insurance, farmers protect not just their income but also their long-term economic resilience.

Infrastructure and Project Loans: Building Resilience for a Growing India

For large-scale infrastructure and project loans, insurance plays a critical role in sustaining progress and safeguarding national growth ambitions. Project insurance provides comprehensive protection against construction risks such as damage, delays, natural calamities, and third-party liabilities, ensuring that timelines and finances remain stable throughout the project lifecycle. Complementing this is Surety Insurance, which serves as a powerful financial instrument that guarantees contractual performance and repayment without locking up significant working capital. By enabling businesses to utilise their capital more productively, surety insurance strengthens the ecosystem of developers, contractors, and financiers. Together, these solutions not only protect investments but also catalyse the creation of resilient infrastructure supporting India's vision of building faster, safer, and stronger for the future.

The evolution of bancassurance has made it easier for borrowers to access insurance alongside their loans. Many financial institutions today offer bundled insurance products automatically attached to loans, ensuring immediate protection from day one. Others provide optional insurance that borrowers can choose based on their financial needs. This integration benefits everyone. Borrowers gain protection without having to navigate multiple processes, while lenders reduce the risk of default. Together, it creates a financially secure ecosystem where both asset and repayment remain protected.

Loans enable dreams, but insurance keeps those dreams secure. By pairing every loan with the right insurance policy, whether for home, vehicle, business, or agriculture, borrowers ensure that their progress is not derailed by unforeseen events.