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Drive Home with Confidence

As festive car sales soar, choosing the right motor insurance can make all the difference between joy and anxiety on the road.

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Every Diwali, India's car showrooms light up almost as brightly as the homes around them. Across cities and towns, families gather to take delivery of their new cars – garlands on the bonnet, sweets in hand, and hopes for smoother journeys ahead. This year, the energy feels no different. With car registrations touching over 4.25 lakh by October-end last year, the festive boom is set to continue in 2025.

But, amid the celebration and glitter, an important decision often takes a back seat – motor insurance. For many, it feels like a formality, another box to tick before driving out of the showroom. In reality, it's the one thing that protects your happiness long after the celebrations fade.

Under the Indian Motor Vehicles Act, every vehicle on the road must have third-party insurance. This basic cover protects others – the person whose car you might bump into, or whose fence you might accidentally damage. What it doesn't protect is your own car. That's where an Own Damage Cover becomes essential. It shields you from losses due to accidents, theft, fire, or even a sudden flood. In Kashmir, where weather and terrain add their own risks, this kind of cover is more necessity than choice.

For complete peace of mind, comprehensive insurance goes a step further. It combines third-party and own-damage coverage, adding personal accident protection for the driver. Whether your vehicle is on the road, being ferried by rail,

or caught in a storm, this plan keeps your investment safe.

Today's policies also allow you to customize your protection. Add-on options like zero-depreciation cover, engine and battery protection, or roadside assistance can turn a basic plan into a strong safety net. For electric vehicle owners – a small but growing group in Kashmir – battery protection is proving particularly useful as the EV market expands.

Good driving habits also come with rewards. The No Claim Bonus (NCB) offers discounts on renewals if you don't file claims through the year – a small incentive that adds up to big savings over time.

In the end, the strength of any insurance policy depends on the service behind it. Reputed insurers with high claim settlement ratios and wide networks of garages are worth every extra rupee. They're the difference between a smooth recovery and a drawn-out struggle when something goes wrong.

So, as you bring home your new car this Diwali, think beyond the shine and scent of fresh upholstery. A well-chosen insurance plan doesn't just meet a legal requirement – it ensures that every drive begins and ends with confidence.

After all, true celebration lies in knowing that your joy is protected, mile after mile.

– The author heads Motor Distribution at Bajaj General Insurance Limited, previously known as Bajaj Allianz General Insurance Company Limited.