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If my windshield cracks due to hail, is it covered under my motor insurance?

Experts' view: A sudden hailstorm can quickly turn a peaceful drive into a costly ordeal, especially if your windshield ends up cracked or shattered. While such damage can be frustrating, motor insurance may offer financial relief provided you've chosen the right coverage. In India, comprehensive car insurance is the most dependable way to protect your vehicle from natural events like hail, floods, or falling branches. If hailstones damage your windshield, your insurer will typically cover the repair or replacement costs.

Third-party insurance, which is mandatory by law, only covers damage or injury caused to other people or their property. It does not cover repairs to your own vehicle. That's why comprehensive insurance is a smarter choice for car owners seeking complete protection. It includes third-party liability and also covers damage to your own car from accidents, theft, fire, and natural disasters such as hailstorms.

If your windshield is damaged by hail, filing a claim is straightforward but requires prompt action. Begin by taking clear photos of the damage, noting the time and location, and contacting your insurance company as soon as possible. Most insurers will send a surveyor to inspect the damage before approving the claim. You may need to pay a small portion of the cost (known as a deductible), but the remaining amount will be covered by your policy.

To enhance your coverage, consider add-on benefits. A windshield or glass protection cover pays for minor cracks or chips without affecting your No Claim Bonus. A zero-depreciation cover ensures you receive the full claim amount, with no deductions for the age of the car parts. Additionally, some insurers offer cashless repairs at partner garages, saving you time and effort during emergencies. Some insurance companies even offer OTS (On-the-Spot Settlement) for such smaller claims; you just need to click a photo, upload the required documents, and the money is transferred within 20 minutes.

When selecting an insurance provider, don't focus solely on the premium. Choose a company with a strong record of quick claim settlements and a wide network of garages. Carefully read your policy documents to understand what's covered, what's excluded, and how much you'll need to pay if you file a claim. While comprehensive plans may cost more than basic ones, they offer significantly better protection. In cases like hail damage, having the right insurance ensures you won't face unexpected repair bills. With comprehensive coverage, you can drive with confidence no matter the weather.

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