

Kochi : Flooded Roads, Vehicles Damaged

Heavy downpour takes a toll, 300 vehicles damaged

Owners Drove On Flooded Roads, Say Insurance Surveyors

TC.Sreemol@timesgroup.com

Kochi: The unusual flooding that the city witnessed due to heavy rain has damaged hundreds of vehicles in the district. As many as 300 claim applications have been prepared by insurance surveyors in the district.

"In Ernakulam, 300 vehicles, including two-wheelers and cars, were either fully or partially damaged after water entered the engines while driving through flooded roads in July. Of 300 vehicles, 200 to 250 are cars and the rest were two-wheelers," said Indian Institute of Insurance Surveyors and Loss Assessors (IIISLA), Ernakulam chapter. Some vehicles, which lie idle in the garage, also suffered damages in heavy showers.

Insurance surveyors assess the damage to the vehicle after visiting service centres and submit report to the companies, which will award claim depending on the policy of the vehicle.

Many high-end cars suffered damages as their owners



Jipson Sikhera

Most of the vehicles suffered engine damage

operated them on roads neglecting heavy rains. Around 20 to 30 high-end cars, including Benz, BMW and Audi were towed to service centres to repair engine damages. Engines of around 100 cars were damaged during the monsoon.

"Many people take add on coverage policy for protection of engines. They will get insurance claim if the engine is damaged. Currently, we are assessing the damages of vehicles towed to the service centres. All dealers advise owners not to take vehicle to flooded roads. But people drive vehicles giving little atten-

tion to the advisory," said Lajjo George, insurance surveyor and council member of the IIISLA.

"We have got five to six vehicles with damaged engines in our Padivattom branch alone. While driving on flooded road, engine sucks water along with air resulting in the breaking down of the vehicle in the middle of the road. People take vehicle to road without taking any precaution. In such cases, insurance companies might reject claim citing gross negligence on the part of the owner," said Renny Roy, service manager of MGF Hyundai in

Padivattom. "I have examined 25 vehicles, which got damaged due to engine failure after water entered into it in the recent rains in the district. Vehicles, which do not have add on coverage for engines, will get claim amount for servicing only," said Vivek Babu, an insurance surveyor.

Surveyors advise people to tow vehicle, which got damaged due to water entering the engine, to the service centre at the earliest. Otherwise, other equipment will get rusted causing more damage. "When the vehicle remains idle in the water, the impact of damage to the engine might be less. When the water enters the engine while driving, it will break down in a fraction of a second. To aggravate the damage, drivers often try to restart the vehicle and it is gross negligence. If the parts of the engine rust due to delay in repair, insurance companies will not give amount for repairing consequence damage," said V N Sivan Pillai, chairman of the IIISLA.