

This Monsoon Season Drive Worry Free with SBI General's Motor Insurance

Category: Business

written by International Khabar | June 26, 2025

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SBI General

MOTOR INSURANCE



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As the monsoon season brings much-needed relief through refreshing showers, it also presents a range of challenges for vehicle owners. Waterlogged streets, unexpected flooding, slippery roads and reduced visibility significantly increase driving risks. SBI General Insurance recognises the unique concerns associated with this season and urges vehicle owners to proactively secure the right motor insurance coverage. A comprehensive motor insurance policy not only protects your vehicle from potential damage but also gives you the confidence to navigate rain-soaked roads with peace of mind.

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**Stay protected this monsoon with SBI General Motor Insurance;
Drive with confidence and peace of mind;
#SurakshaAurBharosaDono**

To keep you safe and worry-free on the road this monsoon, SBI General Insurance offers the following recommendations to ensure your vehicle stays well-protected.

Comprehensive Coverage for Water Damage to engine

Ensure that your motor insurance includes comprehensive coverage that takes care of water-related damage like flooding, waterlogging, or engine trouble when vehicle is parked. These issues often arise during the monsoon when rain can affect your vehicle's electrical and vital parts. Timely preparation can significantly help prevent major challenges in the future. We recommend avoiding driving in waterlogged areas to prevent any damage to engine.

If you own an electric vehicle (EV), consider purchasing an “add-on” or “rider” feature for battery coverage, as most insurance policies do not include battery coverage. These features can extend the policy's coverage for an additional cost.

Regular Vehicle Maintenance

Monsoon can prove harsh on your vehicle, but a little extra care during this season can ensure seamless travel. Regular checks on your brakes, tyres, wipers, and exhaust system can help you stay safe on slick roads. Continue to check water availability for wiper cleaning so as visibility does not get impacted. A well-maintained vehicle isn't just safer; it can also help you avoid insurance claims for problems that could have been prevented.

Precautions for Hazardous Conditions

Even the best insurance can't replace being cautious. Avoid venturing into flooded streets to avoid serious harm to your vehicle. Before every drive, ensure your lights, brakes, and tyres are in top shape. Remember, your safety and the safety of others matter most, insurance or not.

Mr. Udayan Joshi, Chief Operating Officer, SBI General Insurance, added, *"Monsoons can be tough on vehicles, but with the right coverage and some thoughtful precautions, it's possible to stay protected and enjoy the monsoon without worries. We urge all vehicle owners to review their insurance and make sure it's ready to handle monsoon-specific risks like water damage."*

SBI General Insurance offers a wide range of [insurance solutions tailored to meet every individual's and business's](#) needs. From Comprehensive Motor Insurance and Third-Party Liability cover to add-ons like Engine Protection, Zero Depreciation, and Roadside Assistance, our plans are designed to help you stay financially secure, especially when the skies turn grey. At SBI General, we're committed to offering practical, customer-focused insurance that brings peace of mind.

About SBI General Insurance

SBI General Insurance, one of the fastest-growing private general insurance firms, backed by the robust support of SBI upholds a legacy of trust and security. We position ourselves as India's most trusted general insurer amidst a dynamic landscape. Since our establishment in 2009, our expansion has been substantial, growing from 17 branches in 2011 to a nationwide presence of over 145 branches. In FY 2024-25, SBI General Insurance reported a Gross Written Premium (GWP) of INR 14,140 crores, recording a YOY growth of 11.1%.

The company received numerous prestigious accolades, showcasing its excellence across various domains. Key honors include being named the winner in the Large General Insurance category at the Mint BFSI Summit & Awards, the 3rd InsureNext Awards 2024 for Best Claims Settlement, and India's Best General Insurer of the Year at the 7th Insurance Conclave Awards. At the India Insurance Summit & Awards 2024, the company secured titles for General Insurance Company of the Year and Leading Implementer of Analytics Technology in Insurance. Additionally, it was honored as the Best BFSI Brand at the ET NOW Best BFSI Brands Conclave 2024 and included in BW BusinessWorld's India's Most Respected Companies. Certified as a Great Place to Work in 2024, the company also excelled at the ETBFSI Exceller Awards 2024 with recognition for Best Claims Management in Insurance and Best CSR Campaign of the Year, further highlighting its commitment to social responsibility and innovation.

With a team of over 9,000+ employees and our multi-distribution model covering Bancassurance, Agency, Broking, Retail Direct Channels, and Digital collaborations, we are committed to providing both Suraksha and Bharosa to all our consumers. Leveraging a vast network that includes over 22,000+ SBI branches, plus agents, financial alliances, OEMs, and digital partners, we extend our services to even the most remote areas of India. Our offerings cater to Retail, Corporate, SME and Rural segments, and our diverse product

portfolio ensures accessibility through both digital and physical channels.

For more details: www.sbigeneral.in.

