

CAR WARRANTY & INSURANCE

Double Trouble

Hyundai & Bharti Axa give the short shrift

She was driving a relatively new Hyundai i20 (Registration Number KA03 MN 5410), with barely 6,700km clocked on the odometer, through the well-known 80-ft road in Indira Nagar, Bengaluru, at 11pm. A mere half a kilometre short of home, it started raining and she hit a waterlogged patch with some three or four inches of water. The policeman at the crossing insisted that she keep moving, even as the cars behind honked with impatience. The car stalled and halted midway through the wet patch.

A few Good Samaritans helped push the car about 100 metres into the parking lot of a hotel. She requested the local security guard to keep an eye on the car and went home. She returned the next day, at 7am, with a mechanic and, by noon, the car was towed to an official service centre. She was told that water had entered the engine and its 'housing' was damaged and that the repairs could set her back by up to Rs1,00,000, depending on the extent of the damage.

Will her expensive three-year warranty of Hyundai cover it? No Ma'am, this is not a manufacturing defect. But how come other cars went through the same patch, which barely had four inches of water, and only this particular car broke down? Aren't these cars supposed to be designed for Indian conditions?

The lady called the insurance surveyor of Bharti AXA General Insurance Company, with whom her car was insured (Policy No: FPV/S0439496/41/02/B1411M), for surveying the damage, hoping the problem would be covered under this

Shortchanged

■ Hyundai's expensive 3-year warranty does breakdown in the rain

■ Bharti Axa denies insurance using questionable reasons



policy. She received a rude shock. The surveyor letter (31 August 2012, No. 06/Bharati Axa/2012), implied that the company could not admit the claim because of presumably three reasons:

- **The insured had not taken all reasonable steps to safeguard the vehicle from loss or damages:** The breakdown happened at 11pm in a busy area, when it was raining, and the car had stalled. The car had been parked in a safe and non-waterlogged parking space, with a security guard in the vicinity. As mentioned, by 7am the owner was back at the spot with

a mechanic and, by noon, the car was at the Hyundai Service Centre. It is difficult to imagine what else anyone could have reasonably done under the circumstances, short of sleeping inside the vehicle to 'safeguard' it.

- **The car had been 'carelessly' maintained:** The car has undergone every single service at the Hyundai's service station since its purchase. The car was left overnight in the rain but is every single car under warranty in the country parked under a closed garage?

- **The vehicle had been left unattended without precautions being taken to prevent further damages or loss:** As explained, the car was left in as best a care as possible under the circumstances, and there was no further damage beyond that of the water entering the engine, for which alone the claim was lodged.

In short, none of the reasons given by Bharti Axa for denying the insurance cover holds water (while the car's engine does!). What kind of short-changing is this to an already harried consumer—by both the manufacturer and insurance company? And if it is neither a manufacturing defect nor covered under insurance, should Brihan Bangalore Mahanagara Palike be asked to pay for such damages?

In any event, with poor roads, non-existent drainage and absurd traffic in virtually all parts of India, why should the common man have to bear the brunt of such a huge cost for no fault of his? And we are not even talking about the cost of about Rs2,000 incurred by the victim every time the car was towed to three different service centres. ■



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