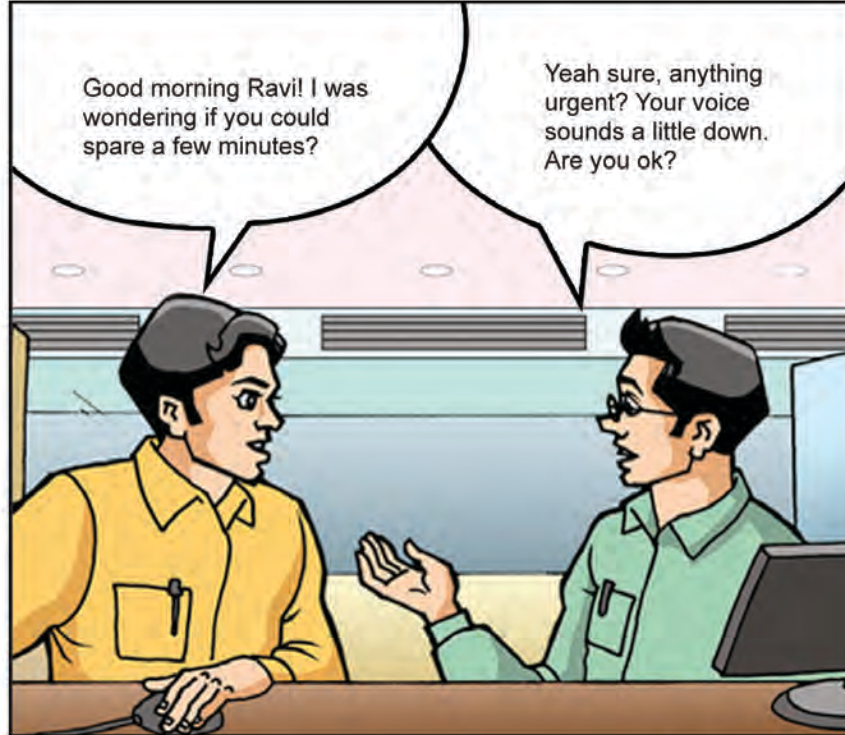




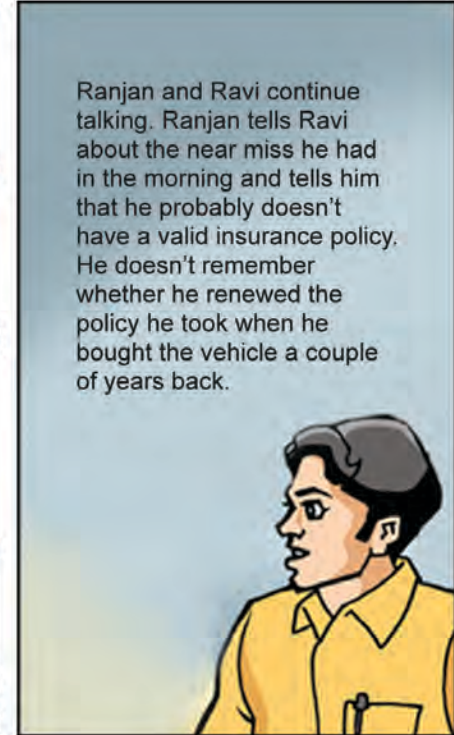
RANJAN BRAKES FOR MOTOR INSURANCE

Ranjan is a safe and law abiding driver. This morning he left for work as usual. Just as he was about to take the turn leading to the office, a rash bike rider cut a lane. Ranjan's presence of mind and good luck ensured that he braked on time, thus averting a major accident. He enters office thanking God that nothing untoward had happened. At the same time a thought crossed his mind. Ranjan wonders if the accident had occurred, how he would have borne the compensation, if any had arisen. Where was his insurance policy? Was it valid? He ruffles through his papers and doesn't find any Motor Insurance policy.

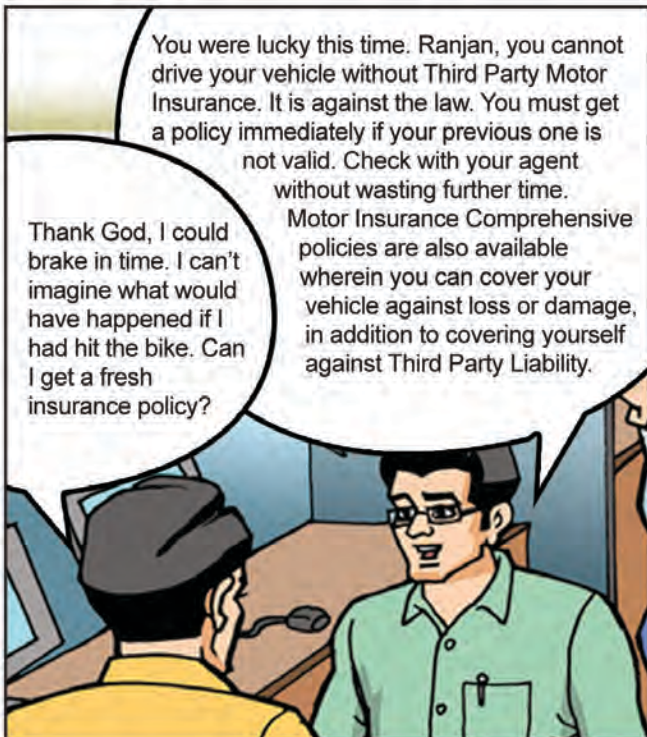


Good morning Ravi! I was wondering if you could spare a few minutes?

Yeah sure, anything urgent? Your voice sounds a little down. Are you ok?



Ranjan and Ravi continue talking. Ranjan tells Ravi about the near miss he had in the morning and tells him that he probably doesn't have a valid insurance policy. He doesn't remember whether he renewed the policy he took when he bought the vehicle a couple of years back.



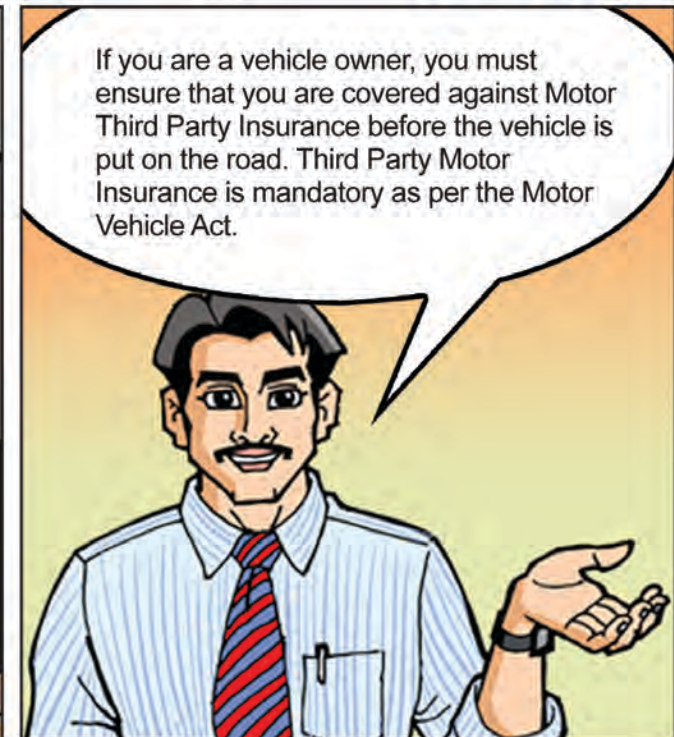
You were lucky this time. Ranjan, you cannot drive your vehicle without Third Party Motor Insurance. It is against the law. You must get a policy immediately if your previous one is not valid. Check with your agent without wasting further time.

Motor Insurance Comprehensive policies are also available wherein you can cover your vehicle against loss or damage, in addition to covering yourself against Third Party Liability.

Thank God, I could brake in time. I can't imagine what would have happened if I had hit the bike. Can I get a fresh insurance policy?



Thanks Ravi, I will remember to keep my insurance valid at all times by renewing it continuously. I will check about the Comprehensive policy as well.



If you are a vehicle owner, you must ensure that you are covered against Motor Third Party Insurance before the vehicle is put on the road. Third Party Motor Insurance is mandatory as per the Motor Vehicle Act.