

Insurance Wise. Be Wise.

InsurWise

Essential Monsoon **INSURANCE COVERAGES**



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Monsoon Travel Insurance:
Delays, Cancellations and More



Providing the Best Care for Your Pets

Ensure Your Pet and Get the Protection



SCAN ME

Coverages

-  **Surgery and Hospitalisation Cover**
It includes road ambulance charges and restoration of the sum insured
-  **OPD Cover**
Up to 20% of the sum insured of "Surgery and Hospitalisation Cover" section subject to maximum amount of ₹10,000

Optional Covers

-  **Terminal Illness Cover**
-  **Lost and Stolen Cover**
-  **Long-Term Care Cover**
-  **Funeral Cost Cover**
-  **Veterinary on Call (Home Visits)**
-  **Emergency Pet Minding Cover**
-  **Third Party Liability Cover**

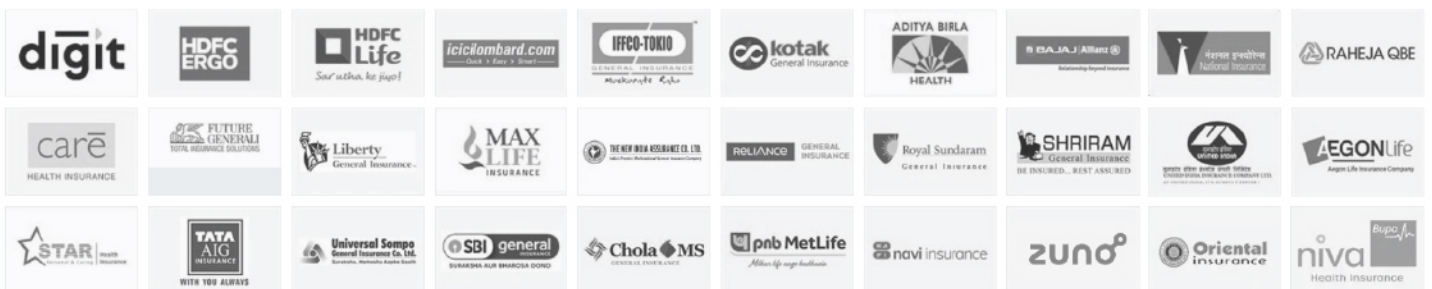
The above covers will not be available midterm and have to be opted for, at the inception/renewal of the Policy.



*T&C Apply

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We have over 30+ insurance partners on our back. Rest assured, you won't be short of choices.



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Editor-in-Chief

"InsurWise" Magazine



When you have insurance you know that you are secured against any unforeseen events in life, and this gives you complete peace of mind.

Write to the editor: mag@smcinsurance.com

Dr. Kavindra K. Singh

CTO, SMC Insurance Brokers Pvt. Ltd.

Greetings, esteemed readers, I am thrilled to introduce to you the inaugural edition of "Insure Wise," a monthly magazine curated to be your ultimate guide through the dynamic landscape of the insurance industry. As the Editor-in-Chief, it's my privilege to welcome you to a platform that will unravel the latest buzz, unveil innovative products, and provide insightful perspectives on the ever-evolving world of insurance.

In each edition of "Insure Wise," we embark on a journey to empower you with knowledge. Our pages are dedicated to translating the complexities of insurance into understandable insights, enabling you to make informed decisions.

We navigate through trends, market shifts, and regulatory updates, ensuring you stay ahead in an industry that touches every aspect of our lives.

Beyond being a source of information, "Insure Wise" is a space for voices to be heard. We are committed to sharing the experiences of our valued customers.

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Excerpts on Motor Insurance By One of The Industry Leaders: Pravin K. Agarwal



Choosing the right car insurance can be challenging. Opting for the lowest premiums may seem tempting, but it's crucial to understand that the cheapest option may not be the wisest. When selecting car insurance, carefully evaluate plans based on key criteria. While lower premium plans may appear attractive, they may fall short when filling a claim, leading to financial difficulties. Comprehensive coverage is essential as car insurance serves as a safeguard against unforeseen circumstances. Consider your specific needs, including liability coverage, comprehensive and collision coverage, deductible amounts, driving history, and vehicle value, assess the insurer's reputation for customer service and claim settlement efficiency. Remember, the true value of insurance becomes evident when you rely on it.

Follow these guidelines to ensure your chosen car insurance aligns with your requirements, offering necessary protection when needed.

In the complex car insurance landscape, the peace of mind from comprehensive coverage and a reputable insurer outweighs slightly higher premiums. Prioritize long-term benefits and security over initial costs for both you and your vehicle.

Pravin K Agarwal
Director SMC Insurance Brokers Pvt. Ltd.

Checklist: Must-Have Insurance Coverages Before Monsoon Hits

As monsoon approaches, it's not just your umbrella or raincoat you should prepare—your insurance portfolio needs a seasonal check too. The rains bring along increased risks of vehicle damage, home flooding, travel disruptions, and waterborne illnesses. Here's a quick checklist of essential insurance coverages to stay protected:

1 COMPREHENSIVE CAR INSURANCE

Opt for full coverage with vital add-ons like engine protection, zero depreciation, and roadside assistance, especially for flood-prone areas.



2 TWO-WHEELER INSURANCE

Ensure your policy covers monsoon-related damages like skidding, water ingress, and theft.



3 HOME INSURANCE

Protect your property and contents against flooding, leaks, and electrical short circuits caused by heavy rains.



4 HEALTH INSURANCE

A must-have to cover treatment costs for monsoon illnesses like dengue, malaria, and typhoid, which surge during this season.



5 TRAVEL INSURANCE

Monsoons can disrupt travel plans — opt for coverage that includes trip delays, cancellations, and medical emergencies.



Essential Insurance For Monsoon

According to IRDAI, insurance claims spike by 20–25% during monsoon months (Source: IRDAI Annual Report). Don't wait for the downpour—review your policies today for a worry-free rainy season.

Drive Safe This Monsoon: Why Comprehensive Car Insurance Is a Must

Monsoons bring relief from the heat, but also pose serious challenges for vehicle owners. From waterlogged roads and potholes to reduced visibility and increased accident risk, the rainy season significantly raises the chances of car damage. This is where Comprehensive Car Insurance becomes essential.

Unlike third-party insurance, comprehensive coverage protects your car from natural disasters, including floods, landslides, and heavy rainfall. But for complete peace of mind during the monsoon, it's wise to consider a few important add-ons:

CAR INSURANCE ADD-ONS FOR MONSOON SEASON



ENGINE PROTECTION COVER



Water entering the engine can cause severe damage, which isn't covered in standard policies. This add-on ensures you're protected against hydrostatic lock and engine failure

ZERO DEPRECIATION COVER



It ensures full claim settlement without factoring in the depreciation of parts.

ROADSIDE ASSISTANCE



In case your vehicle breaks down due to water damage or gets stranded, this add-on provides quick towing and repair services

CONSUMABLES COVER



Covers costs of lubricants, oils, nuts, and bolts often affected during repairs in monsoon

Stay protected, stay worry-free—insure smartly this monsoon.

Monsoon Illnesses: Are You Covered?

The monsoon season brings a refreshing change in weather—but also a spike in illnesses. Waterborne and vector-borne diseases such as **dengue, malaria, typhoid, cholera**, and leptospirosis become alarmingly common during this time. Rising humidity, stagnant water, and poor sanitation create the perfect breeding ground for mosquitoes and bacteria, increasing health risks for all age groups.

Medical treatments for these illnesses can be costly, especially if hospitalization is required. That's why having a comprehensive health insurance plan with coverage for monsoon-related diseases is essential. Many health policies cover hospitalization expenses, diagnostic tests, doctor consultations, and pre- and post-hospitalization costs related to such infections.



DENGUE

High fever,
severe headache,
joint & muscle
pain



MALARIA

Fever, chills,
sweating
nausea



CHOLERA

Watery diarrhea,
vomiting,
dehydration



TYPHOID

Prolonged
fever,
abdominal
pain, diarrhea

Some insurers even offer specialized monsoon health plans or critical illness riders that cover high-risk diseases during seasonal outbreaks. It's also wise to ensure your policy includes cashless claim facilities and ambulance cover for emergencies.

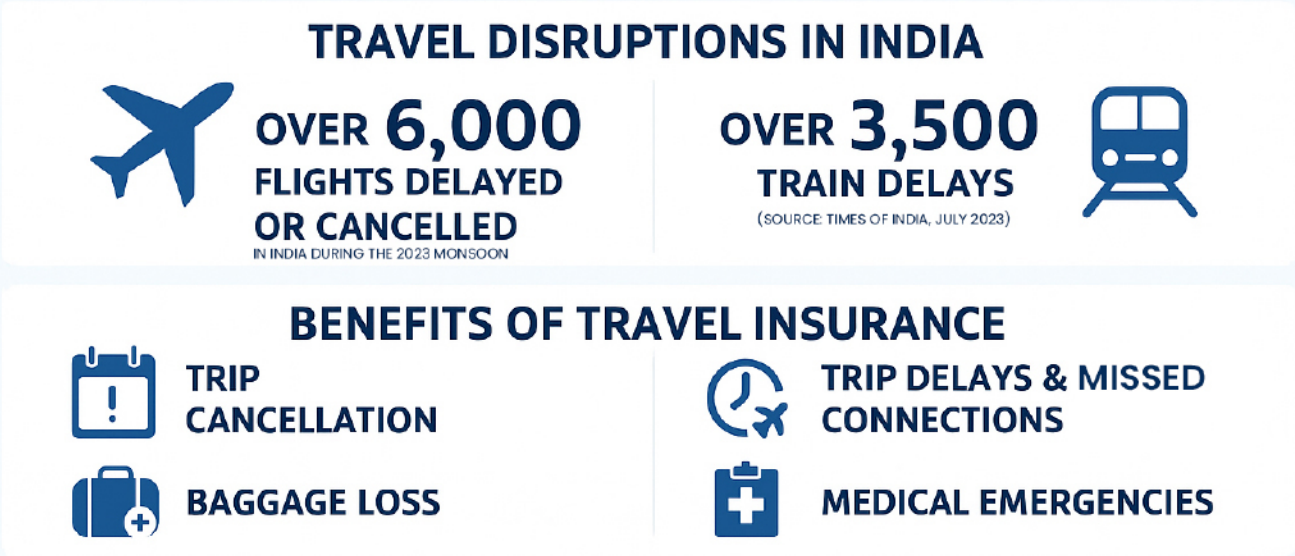
Monsoon illnesses may be seasonal, but the financial burden they bring can last long after the rains end. Stay prepared with the right health insurance so you can focus on recovery—not expenses. Prevention is good, but protection is better.

Monsoon Travel Insurance: Delays, Cancellations & More

Planning a getaway during the monsoon? While the season brings scenic beauty, it also poses serious risks—flight delays, train cancellations, waterlogged roads, and even health emergencies due to infections.

According to the Ministry of Civil Aviation, over 6,000 flights were delayed or cancelled in India during the 2023 monsoon due to weather-related disruptions. Similarly, Indian Railways reported over 3,500 train delays during the same period (Source: Times of India, July 2023).

This makes travel insurance essential for monsoon trips. It provides financial coverage for trip cancellations, delays, missed connections, and baggage loss. In case of medical emergencies—like food poisoning or waterborne diseases—policies also cover hospitalization, doctor visits, and emergency evacuations.



The IRDAI (Insurance Regulatory and Development Authority of India) encourages travelers to opt for short-term travel insurance, especially during adverse weather seasons (Source: IRDAI guidelines, 2023). With erratic weather now the norm, monsoon travel insurance isn't a luxury—it's a necessity. Stay protected from unpredictable rain-related disruptions and enjoy your holiday with peace of mind.

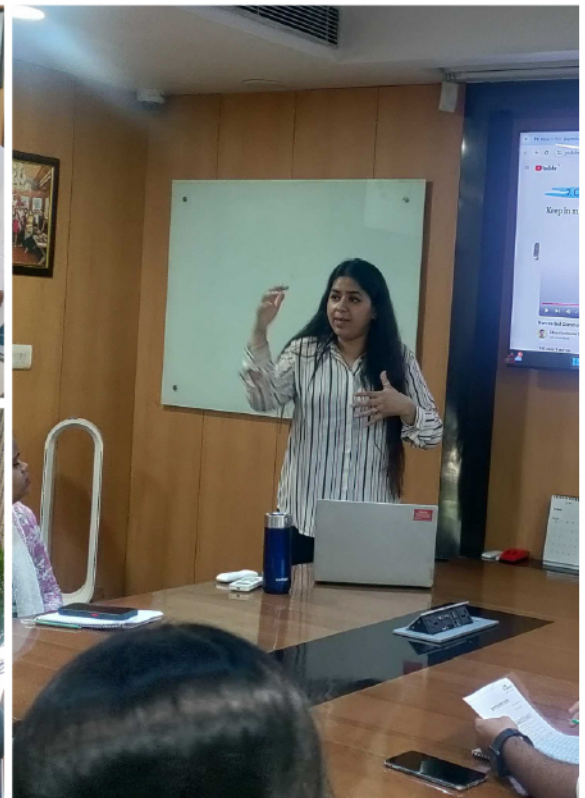
Effective Communication, Empowered Teams!

We successfully conducted an engaging and insightful **Communication Training session** at our **Pratap Nagar branch**, led by **Jaspreet Kaur**.

A big **thank you to all the participants** and team members who showed up with enthusiasm, participated actively, and made the session truly interactive. Your **involvement** and **energy** made the learning experience even **more impactful!**

At **SMC Insurance**, we believe strong communication is the **foundation of strong service**, and together, we're building that strength **every day**.

Here's to growing, learning, and excelling—together!



Meet the achievers of the month from the SMC family, who have stood out for their outstanding work

Deepak Kumar Rai

Team Leader,
SMC Insurance Brokers Pvt. Ltd.

Congratulations to Deepak Rai for being recognized as the Employee of the Month for June 2025!

Deepak has demonstrated exceptional skill in managing multiple insurance products and has been a true backbone in ensuring the smooth integration.

His consistent availability, proactive approach, and effective communication with insurers have played a crucial role in driving prompt solutions and operational efficiency.

Internal appreciation

We are proud to recognize Deepak Kumar Rai as our Employee of the Month at SMC Insurance! Since 2019, Deepak has led with dedication, professionalism, and a commitment to excellence that truly inspires. His efforts in ensuring smooth operations and guiding the team through challenges have made a lasting impact.

Deepak continues to set a high benchmark for leadership and collaboration.

Congratulations, Deepak! This recognition is well-deserved—we truly value your outstanding contributions!



Star of
SMC

Comfy, Creative & Collaborative – Pajama Day Done Right!

On Friday, 4th July, SMC Insurance embraced a fun twist to the workday with Pajama Day – a day dedicated to comfort, connection, and team spirit. From cozy classics to quirky prints, our teams showed up in style, making the event a delightful success! A big shoutout to the winning teams who stood out with their creativity and coordination:



- **General Insurance Team**
- **IT & Software Development Team**
- **LI Retention & Complaint Redressal Team**

The goal was simple:

- **Break the monotony**
- **Boost bonding**
- **Celebrate a culture that balances work with well-being**

Kudos to our amazing HR team for organizing this refreshing and engaging activity that brought smiles all around! Here's to more such initiatives that make our workplace vibrant, engaging, and full of joy!

Grateful Acknowledgment

for Your Outstanding Service

**A Hassle-Free Experience
with SMC Insurance!**

Got my bike insured through SMC Insurance and honestly, it was super smooth. The whole process was quick, no confusing steps, and their team helped me out whenever I had a doubt.

Now I ride with peace of mind knowing my bike's covered. Totally recommend SMC Insurance if you're looking for an easy and reliable insurance experience.



Omendra Kumar Sharma
Customer



Mohd Ibran
Customer

I didn't expect getting bike insurance could be this simple, but SMC Insurance made it super easy. Got everything done quickly and the team was really helpful throughout.

Great experience overall – I'd definitely suggest SMC to anyone looking for fast and reliable insurance.

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