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Insurance policies are generally divided into two major categories; life insurance and general insurance respectively. Life insurance policies offer life coverage whereas general insurance policies protect physical assets like automobiles, home, property etc. Just like every person wishes for security and financial assistance for his family even after his death and assures the same happens by opting for a life insurance plan; the same way precious belongings too can be protected from uncertain incidents through general insurance.

There are a few questions to which you should find answers before opting for any general insurance policy. Below mentioned are a few commonly asked questions.

Which insurance provider do I approach?

When it comes to buying coverage, there are numerous general insurance companies in India and you need to make the right choice. Before you go to check the types of home or motor insurance policy plans the company has got to offer, check whether the company is licensed. Also look out for information like the office address, telephone number, establishment date and last but not the least the reputation of the provider in the market. You can do all the research work online and then make a list of reliable and trusted companies you will want to approach for your general insurance plan.

How to select the apt insurance plan?

Every vehicle owner buys an automobile insurance but not every person buys the most suited one. Many a times people tend to either buy too less or too high amount of coverage for their vehicles. Suppose you take your car to office everyday and on the weekends to long distance trips. Since your car hits the roads almost every day of the week it is more prone to external damage or accidents than a car that lies in the parking lot for most of the time. Always buy car insurance that suits your vehicle. Every person uses his vehicle differently and the need for coverage varies too. Thus before opting for a policy, be sure to check if your vehicle really needs the benefits the policy is offering. Opting for too less or too much coverage for your vehicle will not let you make the most of your insurance policy.

What is the claim procedure?

The procedure for claim settlement is different for every provider. While choosing your insurance provider, make sure you check the claiming process and clear your doubts regarding the same. It is easy and convenient for policy holders to apply for claims online. Some companies however insist on the documentation process which might take longer processing time.

Thus buying general insurance is a wise decision that needs to be taken carefully after weighing all the available options. Do not fall in the trap of low premiums and high benefits, make sure you give your vehicle or home the coverage it deserves.

Article Source:

<http://www.articleside.com/insurance-articles/guide-to-buy-general-insurance-policy.htm> - [Article Side](#)

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