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Make the Right choice while insuring your Vehicle by [Sandy Tata](#)

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Vehicle or motor coverage falls under the category of general insurance which makes them different from the life insurance plans. General insurance policies cover assets and vehicles certainly are priced possessions which every owner would want to give a thorough coverage. You might get confused while choosing the right insurance plan for your vehicle, read on to know which sort of insurance will offer the best coverage for your automobile.

Private motor car insurance: If you have bought a car for personal use then it is termed as a private vehicle. You can look out for private car coverage insurance plans in such cases. The basic coverage against loss or car theft, protection against fire, accidental repairs etc are provided by almost every car insurance company, you need to look for additional benefits too. For instance a no claim bonus can make you eligible to pay lesser premium along with the tag of a responsible car driver and owner. Some insurance providers even offer free replacement of glasses, tyres or other car parts as their no claims bonus policy, which ultimately is beneficial for your car. It is wise to browse through all the available options and then settle for a policy that takes care of your car's needs the most. Just opting for any attractive looking motor insurance policy will not serve the purpose instead it can make you pay more and get lesser benefits.

Second hand car insurance: Not every person might think of purchasing a brand new car, for some second hand cars are more convenient and affordable as well. This does not mean that used cars are not considered for an insurance coverage, automobile insurance is available for such cars too. So if you are planning to buy a used car there is no reason why you should drop the idea thinking nobody will offer you coverage for it, a reliable car insurance company can come to your rescue.

Two wheeler insurance: Motorcycles and scooters are one of the most preferred automobile choices because they come with convenient mobility. This fact also makes two wheelers more prone to accidents and damages, to offer coverage to the needs of motorcyclists and scooter riders is two wheeler insurance.

Commercial vehicle insurance: Transportation of goods and services is an important aspect of every business; the vehicles used in this process are categorized as commercial vehicles. Such automobiles are also granted coverage by general insurance companies in India. Commercial vehicle insurance is especially meant to protect its owner from the loss or damaged caused to his vehicle by any third party.

Above mentioned motor insurance policy types are a few of the widely classified options you can opt for depending upon the nature of your vehicle. The foremost important thing in all the cases is to settle for a genuine general insurance company.

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find. For more details about a [Car Insurance Companies](#) and a [Car Insurance India](#) do visit here.

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