

How many times can car insurance be claimed? Fixigo

Fixigo- An automobile is a big financial investment in a person's life. As a car owner, you must also comply with the law by protecting your automobile.



New Delhi, Delhi May 20, 2022 ([Issuewire.com](https://www.issuewire.com)) - With Fixigo- Aside from completing legal standards, a car insurance policy provides cash support if your vehicle is destroyed. In addition, filing a claim alerts the insurance company of car damages. So, how so many claims are authorized in a car insurance policy? In this blog, we'll find out.

Car insurance claim service: How many are allowed?

There are no limitations on the number of claims that can be filed under your automobile insurance policy in a given year. Nonetheless, keep in mind that the car insurance claim impacts the NCB (No Claim Bonus). Repeated insistence within a year may raise the premium whenever you renew the insurance.

But, if you have chosen a Zero Depreciation cover for your automobile insurance policy, there could be limitations on the number of claims you can file each year under Zero Depreciation cover. The number of complaints or claim requests permitted under this coverage varies by insurance.

Is it Okay to File a Car Insurance claim service for minor destruction?

It is often not advisable to file a claim for small dents, scrapes, or damaged rear-view mirrors. It is preferable to file a claim for severe damages that necessitate extensive repair or perhaps even car parts replacement. For minor injuries, contact your nearest [car cleaning services in Delhi](#).

Before filing a car insurance claim, consider the actual amount of destruction to the automobile, the

number of relevant deductions in the insurance policy, and the claim's influence on the no claim bonus.

What If You File Several Car Insurance Claims?

There are still no claim limits, yet you should exercise caution when claiming automobile insurance. Here are some explanations for why you should avoid submitting several claims in a single year.

Premium Amount Increase: If you file repeated claims against your auto insurance, the company may raise your premium during your coverage renewal.

Restriction on Zero Depreciation Claims: If you have selected Zero Depreciation coverage for your automobile insurance contract, there may be a limitation on the number of claims you can submit in a year.

No Claim Bonus: A No Claim Bonus (NCB) reduces your premium earned for not filing any claims during the preceding policy term. The proportion of discounts grows with each succeeding year of no claims. For example, if you file no claims for five years, the value might increase by 50%. As a result, if you submit a claim, you would forfeit your NCB benefits. Only file a car insurance claim if the cost of repairs exceeds the NCB discount.

Car insurance protects you from unexpected financial consequences in a disaster. In such cases, you can file many claims over the policy time; nevertheless, it has limitations that, if not used carefully, might cause you to incur more losses than financial protection. Submitting an insurance claim for your wrecked car is now a very simple process, thanks to **Fixigo**. We provide you assistance with your car maintenance and servicing repairs and all your [car insurance claim service](#). Contact us today!

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