until the car was out of sight. Jalal remembers feeling numb with shock for days afterwards.

Jalal's experience is not very uncommon in Dhaka these days. Incidents of auto theft have escalated and become more dangerous. Not every victim is lucky enough to come out of the experience unharmed. The assailants nowadays carry firearms and other lethal weapons which they never hesitate to use at the slightest sign of resistance.

Cars are perhaps among our most valuable possessions. Many of us save up for years or take out hefty loans so we can purchase our very own cars and save ourselves the daily grief of spending on unreliable, at times unsafe public transportation. Unfortunately, cars are a primary target not only for theft, but for vandalism as well, especially before, after and during hartals.

As this is definitely hartal season, it has become imperative that we protect our vehicles and ourselves the best we can. No, I'm not talking about running over violent picketers (although sometimes it doesn't seem like a bad option) but the other more lawful alternative, auto-insurance.

Purchasing a proper insurance package is now essential for every car owner. "There are various types of auto-insurance available," says Sajed Akbar, Director of South Asia Insurance. "There is third party insurance, which covers victims of accidents caused by the insured vehicle. So, if you kill or injure someone, they get the money but you get nothing." Of course that would be tragic if you kill/harm a hartal activist trying to burn your car or a robber pointing a gun at you, and *he* ends up getting all your insurance money.

"There is also comprehensive insurance of which there are a few types," informs Akbar. "The Right and Civil Commission (RCC) package protects the insured from robbery, vandalism (during hartals and otherwise) and such, and the owner gets full payment. Another type covers floods, cyclone, and other natural disasters," he explains, "The full comprehensive package covers everything, but its premium is also the highest. Some people are reluctant to purchase this to save money. Say for a car that costs Tk 20 lakhs, the premium will amount to Tk 18- Tk 19 thousand a year. But if they get a comprehensive coverage, they save a lot in the long run. People spend so much on cars these days, a little more won't hurt to protect these assets."

For car owners, it is very important to be aware of the steps to take after their car has gone through the aforementioned misfortunes. The first step one must take is to call their insurance company (if insured) and give the details of the incident and the vehicle. The next immediate step is to visit a local police station and file a GD (general diary) about the incident. The insurance company will then assign a surveyor, to investigate the situation, verify the details and sign off on the paper work required to give the vehicle owner his due compensation. If damaged but to a repairable extent, the vehicle owner can choose a workshop where the car will be restored and the bill will be covered by the insurance company. "It takes about a month to process the paperwork and compensate the insured," says Sajed Akbar.



PHOTO: STAR FILE

Purchasing a proper insurance package is now essential for every car owner.

Sounds doable enough right? When we hear about incidents like Jalal's we think it won't happen to us, we're more careful. But accidents don't happen everyday and disasters strike when you least expect them, and anyone that posses any commonsense, will realise that there really is no precaution we can take to prevent these incidents from happening to us. What we can do is plan ahead, be a little smarter and prepare for it- just incase.