

# Best cheapest and Free car insurance in south africa

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Did you know that not have a car insurance while you have a car is just as good as you not not having a car at all.

However before for choose a car insurance you must first compare it with your needs.

**This are my best car insurance**

**Number one**

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## How to choose the right car insurance in SA

Short-term insurance claims are on the decrease – this is according to the latest annual report by the Ombudsman for Short-term Insurance.

Short-term insurance covers cars, bikes, boats, house-hold contents and the like. Annually, the Ombudsman looks at customer complaints and where they have been unfairly treated regarding a claim.

The decline in claims is good news, says Momentum Insurance, because it means that insurance providers are delivering on their promises; and the Ombudsman is making sure of that.

According to the 2015 report the number of complaints against insurance providers have decreased considerably in five years.

It also shows that claims are being settled a lot quicker: the 2015 statistics reveal that it took an average of 74 days to settle disputes compared to 223 days in 2011.

### **Top complaints in 2015:**

- Motor insurance 48%
- Homeowner insurance 18% – fires, flooding, burst geysers, plumbing and natural disasters
- Householder insurance 8% – covers household content and building

Vickey Swanevelder, Momentum Short-term Insurance head of operations, says that with the need for consumers to tighten their belts in the current economy one such place that clients are cutting costs is insurance.

Swanevelder says: “Insurance providers are striving to stay ahead of the curve and pull out all the stops to keep their customers. Since all customers have a reasonable expectation that services should be of a high standard we are making sure that is one area we can deliver on.”

### **How to choose a short-term insurance provider?**

Choosing a short-term insurance provider can be daunting, from comparing quotes to finding the best customer service.

**1 Consult with a qualified financial planner** who understands your needs, and educating yourself on what is covered on your policy and what isn't. Your financial adviser can help you with this. Research is vital in acquiring the appropriate cover that works for you. Start by visiting the insurer's website, check the annual results of the Ombudsman for the Short-Term Industry (OSTI) to judge the insurer's ability to handle claims efficiently, fairly and reasonably.

**2 Compare monthly premium costs.** Basing your decision on the price should not be the determining factor for choosing an insurer. When it comes to cost, make sure that you only pay

for your own risk profile. “Another key tip when choosing an insurer is to remember that any cover is better than having no cover at all. Even acquiring basic cover such as third-party damage, will guard you against massive financial loss if you are involved in a car accident. Start small, but definitely start, as the long term benefits are worthwhile,” says Swanevelder.

**3 Double check** what your policy benefits would be and whether a 24/7 road and medical assist is included.

**4 Check if the excess is a fixed amount** or a percentage of the value of the claim. An excess, or deductible, is the amount that you will be required to pay towards a claim you make on your policy. Also check if your premium will change immediately after you claim, or if it is guaranteed for a certain period.

**5 Make sure you understand your policy** – this could be the definitive factor between you losing or maximising value on what you’re paying towards.

*Article by wheels24*

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