

CONSUMER TIPS



1

Make sure that when taking out a motor vehicle insurance policy, you provide correct details about the regular driver or the nominated driver to the insurer. Ensure that you notify the insurer in the event of any change to the regular driver or the nominated driver. The insurer would be entitled to reject a claim if during the validation of the claim it emerges that you misrepresented who the regular driver/ nominated driver is.

2

Ensure that you update your risk address should you move house, or relocate to another city. Insurers determine premiums based on risk and the risk is determined in part by your street address. Should you fail to inform the insurer of a change in the risk address, the insurer could void the policy on the basis of misrepresentation or non-disclosure.

3

Provide the insurer with true and complete information to enable the insurer to correctly assess the risk. An insurance policy is entered into on the basis of good faith and an insurer is entitled to verify the information provided to it at the underwriting of the policy during the validation of a claim.

4

It is important to disclose your full insurance history when taking up a new insurance policy. If you have had a policy cancelled by an insurer on the basis of non-payment of premium, fraud or moral risk or multiple claims, disclose this cancellation to the new insurer.

5

Do not use the insured vehicle for business purposes if this was not declared to your insurer. If you make use of your vehicle for business purposes, then your risk is considered higher than if you use your vehicle for private purposes only and your premium for business use will also be higher. You need to pay the correct premium for the correct use.

6

If you disagree with the insurer's assessment of your claim, you are entitled to appoint your own assessor and to submit your own assessor's report to the insurer for consideration. Remember that you bear the onus of proving that your claim is valid.