



Your Trusted Insurance Ally



Ideas and tips for cutting car insurance costs

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Having spent a significant sum of money to get that car that you have been waiting for, the additional cost of getting car insurance can feel like a drag. However, car insurance is a must have because legally speaking once you buy a car, you are required to have a cover. It is also a recurrent cost as you need to renew it every time it expires. Here are a few easy tips on how you can cut car insurance costs.

Improve your driver rating

Your driver rating is one of the key things that insurance providers use to determine the premium that you should pay. Someone who has been involved in many car accidents naturally will be asked to pay a higher premium than someone who has never been in one. This is because the former is considered to be of a higher risk. Being keen on the road is one way to ensure that you improve your driver rating as you are less likely to be involved in a car accident. A big percentage of accidents on our roads occur because of distractions especially from texting while driving.

Get your various insurance covers from the same provider

When getting your insurance packages, it's better to use one insurance provider so that it is easier for you to negotiate the premiums. For example when getting your car insurance, you might realize that you as well need a domestic insurance cover. Your insurance provider will feel obliged to give you that discount since you are taking on more than one cover with them.

When choosing a car, get an efficient car

The car is also a big factor when it comes to deciding what premium you will pay. Generally, bigger cars are charged a higher premium than smaller cars. Also the mileage on the car, year of production and model are factors to consider when purchasing a car. If you do not need a big car, it would be advisable to get a smaller one.



Compare rates from different providers

Lastly, just like purchasing shoes or clothes, you may want to have a look around and see what different providers are offering. However, don't always go for the cheapest, instead take your time and compare the pricing vis-à-vis what is covered and the extras that are being offered.

With this, we hope that you will be able to cut your car insurance costs significantly. Have a chat with us and find out more on our different car insurance packages like the comprehensive motor cover and the motor third party liability cover. We are available to advice and customize the right package for you.

Speak with your insurance provider about loyalty discounts

Being a loyal customer to your insurance provider can be of great advantage. Insurance providers, just like any other business, will now and then have discounted rates exclusively for their loyal clients as a thank you.

Insure multiple cars at the same time

Another way to get discounts is by negotiating for group covers. Some employers negotiate this on behalf of their employees. Also if you have more than one car, for example your car and your spouse's car, it becomes easier to negotiate for a cheaper package.

Read and understand the policy document

It is important to read and understand what exactly is covered. Depending on your needs, you may feel that you would be fine with just a basic cover and do away with some of the things covered in the policy hence bringing the premium amount down.

