

Insurance



It's not unknown for people to prang an uninsured car on the way home from buying it.

In our humble opinion, anyone who drives without some form of auto insurance is crazy. Whether you drive a Lada or a Ferrari, sooner or later you're going to hit something and if you're uninsured it's likely to get very nasty.

If you are driving a budget vehicle or if you are very young, you may have trouble getting full insurance cover at a reasonable rate. In this case you should still get third party insurance, so that if you drive your bomb into a Mercedes, you're less likely to end up paying the other driver's panelbeating bills for the rest of your working life.

If you can afford it, get full cover. That way, if, for example, you have a prang with an uninsured driver who is at fault but has no money, you can still get your car fixed and leave it up to the insurance company to do the debt collecting.

Also, car theft is a constant problem; you should have full insurance to cover the cost of replacing your car if it goes missing. Please note, however, that policies differ from company to company. You should check on exactly what your policy *does* or *doesn't* cover. The best policies give you an agreed amount in the event that the car is a total write-off or is stolen and never recovered.

It pays to shop around. Different companies offer different deals, and many insurance companies have policies aimed at specific groups; such as women, old people, people with relatively new cars, classic cars, high-risk drivers, and so on.

Some insurance companies will give you cheap interim (short term) cover when you buy a car at a car fair, auction or car

yard. You should definitely get this cover, even if you decide to get another policy from another firm later. It is not unknown for people to prang a car on the way home from buying it.

When you are shopping around, get the salesman to explain exactly what the policy does or does not cover. If you are confused (many people are), ask them to write you a letter explaining the policy in plain English.

As a final note, please remember that few, if any, insurance policies will cover you for drinking and driving. No matter how much you have paid for your policy, you can still end up with nothing if you drive your car while drunk. It's a hell of a lot cheaper to take a cab •

