

Finding Cheap Car Insurance In South Africa

South Africa is infamous for its high crime rate and deadly roads, so not surprisingly finding cheap auto insurance can be an almost impossible task. However, there are a few ways of ensuring that you get the lowest possible premiums on your car insurance. Depending on your current insurance policies and personal situation some of the following tips could help to reduce your insurance costs:

1. **Comparison Shop** All too often South African consumers opt to purchase the first insurance policy from the first broker or insurer whom they contact. Getting quotes and advice from several insurance companies or brokers is essential for not only finding the cheapest policy but also for getting accurate advice. Comparison shopping can be done by calling several insurers and requesting quotes or alternatively can be done automatically via websites like InsuranceHound.co.za.
2. **Keep Your Credit Rating Clean** Insurers have identified a direct correlation between consumers' credit histories and the risk they pose to an insurance company. Therefore, someone with a bad credit history is likely to pay higher premiums than someone with a good credit history.
3. **Cut Down On Your Mileage** Some insurers offer discounts for people who drive less than a certain number of kilometers per month. Companies like Hollard offer special insurance products aimed at people who don't drive much. Try to use public transport where possible and fly down to the coast for your holidays instead of racking up mileage by driving down.
4. **Drive Defensively** You may be offered cheaper premiums if you have a good driving record. Your driving record takes into account the number of accidents, fines and convictions (like drink driving) that you have accumulated in the past 3-5 years. By driving within the speed limit, anticipating possible collisions and avoiding driving under the influence you can not only save money but possibly also lives. Some insurers also provide discounts for drivers who have completed accredited defensive/advanced driving courses.
5. **Buy A Low Risk Car** Vehicle theft is a major reason why premiums on car insurance in South Africa are so high. Certain makes and models of cars are hotter targets for criminals and are thus higher risks for insurers. Vandalism is also a problem and flashy, high-performance cars tend to be targeted more often than old beaters. In other words, buy a station wagon!
6. **Park In A Garage** By parking your car in a garage you reduce the risk of your car being stolen, vandalized or bumped by other cars. You will most likely get a lower premium if you have a garage at your disposal.
7. **Safety Devices** Immobilisers, car alarms and vehicle tracking devices all reduce the chances of your car being stolen thus reducing the risk to insurers. In fact, most South African insurance companies will not cover your vehicle unless certain devices like immobilisers are installed. Weigh up the cost of higher premiums versus the cost of installing a tracking device before making this decision.

By implementing some or even all of these tips you could bring your monthly car insurance costs down to a level that doesn't leave a hole in your pocket!

About the Author

Candy Summers is a market analyst at CheapCarInsurance.co.za. Candy monitors and reports on developments in the insurance industry in South Africa. She specialises in analysing online car insurance and [motorcycle insurance](#) marketing trends.

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