



Insurance and driving under the influence

MOTORING STAFF

ARE you fond of having a beer after work and then driving home? You should note that once South Africa's new drunk-driving laws come into effect this month, you won't be allowed behind the wheel of a motor vehicle after even one drink.

Currently, it's still legal to get behind the wheel if your blood-alcohol level is under 0.05g per 100ml. The new National Road Traffic Amendment Act totally prohibits the consumption of alcohol by all motor vehicle operators on South African public roads by setting the legal blood-alcohol limit for drivers at 0%.

NO MORE GREY AREA

This has serious implications for South African drivers. If you're involved in an accident after having even a single drink, you won't just find yourself on the wrong side of the law, but it can also have a major impact on your insurance, warns King Price's customer experience partner, Wynand van Vuuren.

"Insurers have the right to refuse to pay accident claims if the driver's blood alcohol level is over the legal limit. This clause is included in almost every car insurance policy in SA. Previously, it was difficult to determine whether people were over the legal limit, and whether their driving ability was impaired. The new zero-tolerance approach removes this grey area," says Van Vuuren.

IF YOU DRINK, THEY WON'T PAY

"If you break the law by driving after drinking, your insurer has no obligation to meet your claim."

If you're guilty of this offence, it's also likely that your premium will increase significantly, as you'll be considered a higher risk. In the worst-case scenario, if you're convicted of drink driving or have your licence endorsed or suspended, your current insurer may cancel your policy, and you may find it difficult to get car insurance at all in future.

LONG-TERM BENEFITS

While the new law will potentially reduce the number of accidents caused by drunken driving, it won't immediately affect premiums, says Van Vuuren. "If we see fewer accidents due to fewer drunken driving incidents in the longer term, though, we may see premiums coming down due to lower claims costs for insurers."

The new law won't see existing policies being altered, as most policies already stipulate that drivers must abide by the law. Therefore, the 0% legal blood alcohol limit will apply as soon as the new law comes into effect.

The bottom line? If you're going to drink, make sure you have alternative transport, says Van Vuuren.