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Most popular insurance questions

Consumers often wonder about insurance terms, conditions and processes when they take out insurance or have to claim, but they do not ask because they do not want to seem uninformed.

King Price Insurance's client experience partner Wynand van Vuuren says that insurers try to write policy wording in easy to understand everyday English. However, if you do not understand something, just ask.

"Incorrect information leads to incorrect cover and can cause issues at the claim stage. It is incredibly important that you know what you sign up for and that you understand all the terminology, both while doing a quote and afterwards," Van Vuuren says.

What is under-insurance?

You must insure your buildings, home contents and portable possessions for the value of like-for-like replacements at today's prices. The insured value of your buildings must be enough to repair or rebuild your property, including the outbuildings, perimeter wall and swimming pool from the ground up.

It must also cover professional and municipal fees, demolition charges, waste removal and making the site safe. If not, you are under-insured and valid claims will be paid out proportionately.

Why must I have my car inspected?

Unless your car is brand new, most insurers will make it a condition of cover that you have it inspected, Van Vuuren says.

To start with an inspection proves that it exists as it unfortunately happens all too often that people try to insure fictional cars to claim for a loss a few months down the line.

"An inspection also notes any existing damage, which will not be covered. Fraud prevention measures like these help to keep premiums down for everyone."

Who is the regular driver?

This is the person who drives the insured car most often during any monthly period and who is noted as such on your policy schedule.

If the regular driver changes, you must tell your insurer immediately.

Can I choose my own service provider to fix damage?

Van Vuuren points out that insurers partner with reputable service providers so that they can manage costs, quality and timeframes. For this reason, your insurer will most likely send your car to an approved service provider.

"There may be exceptions if your car is rare, vintage or a collectable."

How can I help speed up a claim?

Firstly, he says, if you had a car accident, you must use your insurer's approved towing service.

"If you do not, it will add time and cost. Save the number on your phone now and also check your policy document for any specific timeframes or requirements."

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