

OSTI encourages drivers to review their vehicle cover for the coming Easter holiday season.

As the easter holiday season approaches, many families will be planning their long-distance trips to visit relatives or to go on holiday. These trips are often opportunities for friends and families to bond and build memories, so preparing for unforeseen events becomes paramount. The Ombudsman for Short-Term Insurance (OSTI) advises drivers to review their car insurance.

With South Africa undergoing “greylisting” and experiencing a period of low economic growth coupled with rising inflation, it would be understandable for consumers to cut costs where possible. Consumers start with insurance and vehicle maintenance when they want to cut costs. Most people view insurance as a grudge purchase, a cost they wouldn’t pay in their ideal world. The Department of Transport reported 134 fatal car crashes for the 2022 Easter festive season, underscoring dangers on the road during holidays. This highlights the need for insurance when making any long-distance trips.

An insured car gives a driver peace of mind knowing that their policy protects their family against potential monetary losses. With insurance to cover the costs, it might be easier to pay for repairs to your vehicle. In addition, car insurance can protect you against third-party liability claims if you cause damage to someone's property.

Insurance plays a vital role in our financial well-being. So as you prepare for your holiday and the year ahead, check your policies to ensure you have the correct cover in place, update your details and inform your insurer of any changes in your circumstances that may have occurred since the policy started.

Before embarking on any trips this Easter season, here are some tips to help you get sorted for the long drive:

- Ensure that your vehicle and tyres are in a roadworthy condition.
- Test the tracking device in your motor vehicle.
- Test your home alarm system.
- Check that your travel insurance policy meets your requirements.
- Check your policy’s roadside assistance cover and get all the relevant contact details.
- And remember, don’t drink and drive.

If there is a dispute with your insurer, we advise you to complain to your insurance company first. Ensure you keep copies of all correspondence between you and your insurer. If you are unhappy with your insurer’s approach, you can complete our complaint form and return it to us by post, fax, email or online.