

## **Is cheap insurance the right insurance for you?**

They say 'you get what you pay for' which is why when it comes to car and home insurance cheaper is not always better. There are quite a few factors to consider when deciding on your short-term insurance provider and if you're making this decision based solely on price, it could end up costing you more than you bargained for.

### **Ask yourself the following before making a decision:**

1. How affordable is my insurance at the moment?
2. What is the likelihood of my insurer paying out my claim?
3. Which other benefits does my insurer offer me?

### **Insurance to suit your pocket and needs**

Your insurer should be able to structure and adjust your policy according to your needs. This means that you must be able to actively manage your cover and have the flexibility to change it whenever the need arises. If you for instance decide to remove additional cover from your policy so that it better suits your circumstances or decide to increase your excess to see how much it could lower your monthly premium, you should be able to do so.

### **There is a reason why claims are often called the moment of truth**

You should be able to rely on your short-term insurer for a positive claims experience. Santam has paid 99% of claims made in the past year. We do this by looking for reasons to pay, rather than reasons not to.

In fact, we are South Africa's largest short-term insurer, covering over R4 trillion worth of risks. This means we are capable and have experience to deal with your claim.

### **We're available if you have an emergency**

Santam's 24/7 SOS and claims line 0860 505 911 will assist you in times of crisis – from roadside, route planning and chauffeur-driven support to legal and medical advice.

These benefits are free:

Road assistance is a 24-hour contact for roadside emergency services.

Home assistance is a 24-hour helpline to assist policyholders at home with the call-out of service providers such as electricians and plumbers.

Home-Drive assistance will take you home in your own or their vehicle if you had more to drink than the legal limit.

Route assistance is a 24-hour directions helpline.

Medical assistance assists with telephonic medical advice, transport by ambulance to hospital, arrangements for family to be notified and trauma counselling.  
Legal Advice assists with advice on matters such fines, contracts, accidents and more.

### **The bottom line**

Now you know, insurance is not only about getting the lowest premium while hoping for sufficient coverage. It is about having peace of mind that you are adequately insured with a company that offers you the best service, a competitive premium and value beyond measure.