

Top 3 vehicles that will spike your insurance premium, and cost you your life

The Road Traffic Management Corporation (RTMC) released the "South African Crashes in Context" report recently, which details the cars involved in most fatal crashes in South Africa from Oct 2017 to June 2021.



Source: Supplied. Lizo Mnguni, spokesperson for Old Mutual Insure.

According to the report, Volkswagen Polo cars are involved in most car crashes in South Africa, as well as Toyota Hilux, and Toyota Quantum.

These three vehicles also accounted for the highest number of speed infringements - 35% - over the reviewed period.

“When looking at the data, it is clear that speed kills on South African roads,” explains Lizo Mnguni, spokesperson for Old Mutual Insure.

He adds that the number of speed infringements in South Africa is particularly concerning as reckless driving is one of the main contributors to high accident rates and thus higher car-insurance premiums in South Africa.

Road safety first

Mnguni says that Old Mutual Insure welcomes the input the report provides to road safety improvement measures in South Africa.

“The report highlights the need for greater emphasis on road safety measures in South Africa, which we hope will lead to a reduction in injury and loss of life on our roads and more affordable car-insurance premiums for South African drivers.”

Tarina Vlok, managing director of Elite Risk Acceptances, a high-net worth insurer and subsidiary of Old Mutual Insure, says that policyholders need to remember that if they speed excessively, insurers may have grounds to not pay a claim.

“The research in the report supports our historical data. This is part of the reason for some vehicle brands being more expensive than others to insure,” says Vlok.

"Avoid buying cars that drive fast"

She reminds policyholders who buy cars for their children, to take note of the worrying statistics and to avoid buying cars that can drive fast.

“Instead, focus on safety and reliability rather than speed,” says Vlok.

Social media was recently abuzz when parents recently bought their two sons each a BMW M135i as a reward for passing matric. These cars are known for being high-performance sports vehicles. The BMW 3 series came in at number 8 (4,3%) on the list for vehicles involved in most crashes and speed infringements.

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