

# Reading the fine print: Car Insurance



## 1. Named Driver

Some car insurances require you to provide a named driver. A named driver is any other drivers, other than yourself, who will be driving your car. Ensure that your car insurance allows you to include their names under the policy to save yourself from paying a lot more for damages not caused by you.

However, some fine prints will list restrictions on the named driver. So, look out for that one!



If no claim has been made under your policy for a year (depending on the insurer), you are entitled to an NCD.

If you had to make any claims which will void the NCD, check if the total repair cost incurred is lower than the NCD. If it is, it is advisable not to claim the repair cost from the insurance.



## 3. No Claim Discount (NCD)

## 2. Repairs

Some insurers only insure you only when you go to their specified workshops. This list of workshops is sometimes listed in their fine prints or websites.



## 4. Modifications

For some insurers, changing the car's wheels, rims or any aesthetics features is considered a modification. This may void the policy you might have with your insurer. Remember to check the fine print for the insurer's definition of modification.

