

# How To Choose The Good Company For Car Insurance

Damage to your vehicle and third-party injury/damages involved in road accidents would very likely be **more costly than the premiums paid for.**

## What type of coverage do you need?

The two (2) common types are: –

- **Comprehensive** – Also known as the first-party policy, has the **widest coverage** that covers everything including your own damages.

- **Third-Party** – The **basic type** of insurance is also the cheapest, as it will only cover the other party's costs.

## Additional Add-ons

These additional add-ons are options and customize to fit your needs.

- **Windscreen Coverage**

Must have for those who work in construction or near factories.

- **Accessory Theft Coverage**

To extend your coverage to include your car accessories such as navigation systems, rims, etc.

- **Special Perils Coverage**

To insure against damages from natural disasters, such as earthquakes, sinkholes, landslides, floods, etc.

- **Named Driver Coverage**

A “Named Driver” is someone who can drive the insured car or vehicle with the owner’s permission, especially for the family car.

**– Insuring Based on Market Value vs Agreed Value**

With “Agreed Value” you will receive a full payout at the agreed value of your car at the time of loss or theft. It is not affected by market value i.e. after deduction of depreciation/wear & tear depending on your vehicle’s age.

**Always Look Up Service Quality**

There are many car insurance providers to choose from, but not all are made equal. Choose an insurance company that offers:-

- **24/7** customer assistance.
- Can be **reached and responded** to immediately when the accident happened.

If you are not sure where to begin your search, please call us at Dindings Corporate Insurance Agency (DCIA).

***Contact us now for a free consultation on insurance related matters.***

- 1. Email your queries to [insurance@edindings.com](mailto:insurance@edindings.com) or*
- 2. Call us at 012-2861817 (M), 03-21622515 (O)*