

What to look for when buying car insurance



What you need to know

When you've found a set of wheels, it's important to sort out your car insurance before you hit the road. We've put together some general information to help you choose what policy is right for your needs.

What is car insurance?

Car insurance falls into a few different categories - Comprehensive, Third party fire and theft, and Third party cover. You choose how much cover you need. When you're comparing policies, make sure you check the policy wordings for more details.

Comprehensive - covers your car and the damage you may do to others. Additionally, it covers damage done to your car by uninsured vehicles. If you have an accident and you want your car repaired, Comprehensive is the only policy that covers this. Most of our customers choose Comprehensive cover.

Third party fire and theft - covers your car if it's stolen or damaged in a fire. It also covers you for damage you may cause to other people's car or property. There is limited coverage if your car is damaged by an uninsured vehicle, and no cover for your car for accidental loss or damage if you are at fault.

Third party - this is the minimum (and also cheapest) level of cover available. It covers damage your car causes to other people's car or property. Often mistaken for low value vehicle insurance, it's important to remember that if an accident occurs this covers the costs for other people's repairs which can be expensive.

What are some things to consider?

Sum insured - is insuring your car for the amount it is worth at the time you claim, in the event of total loss. It is worked out by a registered valuer, based on factors like type of car, mileage, and condition.

Where do you drive your car? Do you drive around the city or are you driving on unsealed roads? Consider taking out windscreen excess buyout cover as you may be more prone to getting chips in your windscreen.

Using your car for business? Our private car policies cover you for driving to work, but won't cover using your car for work. Our Commercial vehicle insurance might be right for you if you're an on-road salesperson or tradesperson.

Excess - the amount you'll pay if you make a claim. The higher your excess, the lower your premium will be, and vice versa. It's important to choose an excess amount that you can pay should an event happen that requires a claim.

Keeping your cover up to date - It's important to let your insurer know if your circumstances change to keep your cover up to date, for example:

- If you move to a new house
- If you want to change the main driver of your vehicle or your level of cover
- If you modify the appearance or performance of your car

Check with your insurer if you're unsure and make sure you read your policy wording for full details.

Explore your options with Tower

Tower has a range of car insurance policies, designed to suit your needs. Get a quote and compare us today!

One event, one excess - if one event means you need to claim on multiple Tower car, house or contents policies, you'll only pay one excess. The highest excess applies.

No claims bonus - If you haven't had a claim with us (or another insurer) during the last year of your insurance, you'll receive a discount on your premium.

Dedicated to the Pacific - we have been in the Pacific for over 140 years. Starting in New Zealand, Tower now cares for seven other countries across the Pacific too - with friendly, local teams ready to help when you need it.

Any questions? We're here to help

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