

Insurance 101

Understanding insurance can be quite confusing, but that's where the king of insurance has your back! We're on a quest to simplify the insurance realm (and life in general).

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Here are some **common terms you might encounter along the way...**

Excess

The first amount you have to pay when you have a successful claim. You won't need to pay excess if claims are rejected or withdrawn.

Inspection

If your car isn't brand new, you'll need to have it inspected when you take out the king's car cover. You can self-inspect via our self-service portal (woohoo!), app or take your car to an approved inspection centre. No inspection = no cover.

Business use

Business use includes private use with additional cover where your car forms an essential part of any work or function. Picture Clark Kent and his Superman duties...

Risk address

This means the actual address or place where your car is normally stored when you're not at work... AKA home sweet home.

Private use

Private use means you use your car for personal or social purposes, including driving between your home and place of work (shopping on the weekend, visits to your mom and the occasional drive to KFC).

Regular driver

The person who drives your car the most in any given month and is noted on your policy schedule.

If you're still not sure
(we get it, don't worry)

Pop us a WhatsApp on **0860 50 50 50**
or chat to your broker.

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