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Getting [car insurance in Singapore](#) is a vital part of purchasing a vehicle. If chosen wisely it ensures that in the event of an accident you will be able to reclaim your costs. With car insurance singapore it is important to note that there are some differences in the types of cover you can get and whether you will be eligible for it.

When purchasing cover in Singapore the minimum requirement you should get is known as Third Party Only insurance. This will cover you in the event of an accident, however it is not comprehensive. It is advised to get Third Party Plus Fire And Theft for a more comprehensive package.

When looking for a possible insurer it is worth remembering more than just the cost of the cover. You should also check forums and customer feedback reviews of different companies. The cheapest cover is not effective if it takes months to reclaim your costs.

In some cases it may be more surprising. This is why it is important to check carefully before applying for insurance. Knowing how to get the best deal will help you save money.

Gender and age are two big factors in risk assessment. Statistically women are less likely to be involved in an accident which is why they have lower premiums. Younger men are at a higher risk than older drivers under the age of 70. In Singapore, drivers who are married will have lower premiums than single drivers, sometimes up to seven per cent.

Risk is a big factor as well. Like companies in a lot of other countries gender and age are a big influence. Women will get lower premiums because they are less likely to have accidents. This is also true of older drivers below the age of 70. What is more surprising is that married drivers can get discounts of up to 7 per cent over their single counterparts.

The make and model of the car will also have an impact. If it is a high performance model then it will also come with a higher premium. Different insurers will have different records, so the premiums of various brands of cars will be different. In some cases this can be more than 70 per cent!

The best way to see where you can get the best deal is by shopping around. The right car insurance singapore deal will not only have the cheapest price but also give you adequate cover with positive customer feedback. With a thorough approach you will get the best deal.

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