



WHO PAYS WHAT IN AN ACCIDENT

		YOU HAVE		
		Comprehensive Cover	3rd-Party Cover	No Cover
THE OTHER PARTY HAS...	Comprehensive Cover	You pay your excess. Each insurer takes care of its client. The other insurer will claim from your insurer, including the other party's excess.	You pay your excess. Damage to your car is not covered. The other insurer will claim from your insurer, including the other party's excess.	You must pay for the damage to your car. The other insurer will claim full loss for the other party directly from you, including his/her excess. You could be taken to court if you don't pay.
	3rd-Party Cover	You pay your excess. Your insurer takes care of you. The other insurer will claim from your insurer, including the other party's excess.	You pay your excess. Damage to your car is not covered. The other insurer will claim from your insurer, including the other party's excess.	You must pay for the damage to your car. The other party can claim directly from you for his/her loss. You could be taken to court if you don't pay.
	No Cover	You pay your excess. Your insurer takes care of you. The other party can claim directly from your insurer.	You pay your excess. Damage to your car is not covered. The other party can claim directly from your insurer.	The other party can claim directly from you for his/her loss. You could be taken to court if you don't pay.

		YOU HAVE		
		Comprehensive Cover	3rd-Party Cover	No Cover
THE OTHER PARTY HAS...	Comprehensive Cover	Each insurer takes care of its client. Your insurer will refund you your excess after claiming against other party's insurer (some insurers portion the excess refund according to the degree of fault).	Your insurer will not act on your behalf. You can claim from the other insurer.	You can claim from the other party's insurer.
	3rd-Party Cover	Each insurer takes care of its client. Your insurer will refund you your excess (or a portion of it) after claiming against the other party's insurer.	Your insurer will not act on your behalf. You can claim from the other insurer.	You can claim from the other party's insurer.
	No Cover	Your insurer will cover you and will try to recover the damages directly from the other party. The case may go to court. Your excess will be refunded if your insurer is successful in recovering the damages.	Your insurer will not act on your behalf. You can claim directly from the other party, and take him/her to court if necessary.	You can claim directly from the other party, and take him/her to court if necessary.

Information courtesy of Sanlam. Note that the contents serve as a general guide. Each case is based on its own merits and is subject to the specific policy conditions applicable.