

Business vs. private use

Why what you use your car for matters

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King Price
INSURANCE

We get it...

Insurance can be tricky to understand.

The good news

We're not just passionate about helping our clients save, but also about simplifying some of the confusing insurance terms and concepts that have bamboozled people for decades.

(Like what it means to insure your car for business or private use, or what insurers mean by 'regular driver'.)

✓ Private use

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

✓ Business use

This means your car is covered for private use with additional cover, for when it forms an essential part of your work. So, if you do deliveries for instance, and you can't make a living without your car, this is the option you'll need to choose.

Why it matters

To determine your premium and the cover you need, we need to know what you'll be using your car for.

So, if you insure it for private use when it should really be insured for business use, you'll not only be left paying the wrong premium, but you might also not have all the cover you need.

Something else that can affect your premium and cover is the regular driver of the car. This is the person who drives your car most often during any monthly period and who's noted as such on your policy schedule.

You need to let us know immediately if the regular driver of your car changes, like if you give the car to your child, or if your spouse starts using it more than you do.

Questions? We're eager to assist

We're just a WhatsApp or call away: 0860 50 50 50.

You can also manage your policy yourself by clicking on the icons below:

