FREE GUIDE · 2026



South Africa

Car insurance buying checklist

4 chapters · every source listed



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Car insurance buying checklist 2026

For drivers in South Africa buying or renewing car insurance: what to check before you sign (excess, tracker, settlement value), what a write-off means and your rights when a claim is rejected.

This guide puts together 4 pages of Tulinde South Africa (tulinde.co.za), word for word. Each chapter states the date it was last reviewed; the 27 sources are listed at the end. Compiled on 31 October 2026. Laws, prices and rules change: check the online version of each chapter (its address is under its title) before you rely on it.

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Chapter 1

Car insurance in South Africa: the buying checklist (excess, tracker, value, write-offs and claims)

Reviewed 31 October 2026 · online: https://tulinde.co.za/car-insurance-checklist/

Short answer Checked 31 October 2026

Before you buy **car insurance** in South Africa, check five things in writing: the **excess** on each type of claim, any **tracking device** condition, the **value** the insurer pays (retail, market or trade), the **exclusions** (speeding, alcohol, roadworthiness), and the **claims rules**. The Policyholder Protection Rules oblige the insurer to tell you the excess, premium and significant exclusions **before** you sign, give you **14 days** to cancel a new policy, and, if it rejects a claim, give reasons and **at least 90 days** to answer it.

What the law says car insurance is

Car insurance is **class 1 "Motor"** of non-life insurance under the Insurance Act 18 of 2017: it "covers damage or loss resulting from the possession, use or ownership of motor vehicles", in personal and commercial lines. Only third-party **injury** cover is public — the Road Accident Fund, paid through the fuel levy; damage to your car and to other people's property is what you buy (see car insurance in South Africa and third-party vs comprehensive).

How a policy is sold and paid is governed by the **Policyholder Protection Rules (Short-term Insurance)**, which every insurer must follow (PPR). Any clause that makes you waive these rights is void (rule 8).

The checklist before you sign

If you rely on a quote, or buy by phone, internet or app, the insurer must give you this information **before** the policy starts (rules 11.4.1–11.4.2, PPR). Use it as your checklist:

1. **Excess**: every excess that may become payable, **when** it applies and what happens if you do not pay it (rule 11.4.2(d)). Ask for the figure on each claim type — accident, theft, windscreen, a young or new driver.

2. **Premium**: the amount, how often you pay, whether and how it can increase, and what happens if you miss a payment (rule 11.4.2(e)). Every amount must be stated in rands (rule 11.3.1).
3. **Significant exclusions and limitations**: anything that could change your decision — waiting periods, limits on cover, restrictions on who may claim (rule 11.1). Typical ones the ombud sees: lack of due care (speeding), alcohol, unroadworthiness, non-disclosure (NFO).
4. **Tracker condition**: whether an approved tracking device is required, and for which risks. OUTsurance's notice, for example, states that if the device "is not installed or not in a working condition or the tracking subscription has not been paid, you will have no theft or hijack cover" (OUTsurance); Budget states a tracker is not required on its comprehensive policies but strongly recommended (Budget).
5. **Value paid on a total loss or theft**: MiWay defines **retail** value as what you would pay a dealer for the same car (highest), **trade** as what a dealer would give you on a trade-in (lowest) and **market** as the average selling price of similar cars (middle) (MiWay). Your schedule names the one that applies.
6. **Your duty to disclose** and what happens if you do not (rule 11.4.2): answer every question about drivers, use, address and past claims accurately — non-disclosure is the second most common reason the ombud sees motor claims declined (NFO).

Within **31 days** after the policy starts, the insurer must send you in writing the evidence of cover, comprehensive details of every excess, exclusion and limitation, how to claim and the facts it treated as material (rule 11.5). Read that document: it is what a claim will be judged against.

Your rights while the policy runs

Right	Rule
Cancel a new policy within **14 days** of receiving it (term over 31 days, no claim); refund less the cover already used, within 31 days	Rules 4.1–4.4
Grace period of at least **15 days** for a late premium (from the second month on a monthly policy)	Rule 15.1
Written notice within **15 days** if a premium was not received	Rules 11.6.6–11.6.7
At least **31 days'** notice of a premium or terms change the insurer starts, and of the renewal premium	Rules 11.6.4–11.6.5
At least **31 days'** notice before the insurer cancels, except for non-payment and listed cases	Rule 19.2
Premium and excess must be **fair**; an excess may not be an unreasonable barrier to claiming	Rules 6.1–6.4, 17.10

Source: Policyholder Protection Rules (Short-term Insurance). The ombud adds that the grace period does not apply to the **first** premium, and that stopping a debit order ends the policy (NFO tips).

Write-offs: what happens to the car

OUTsurance explains that "a car is written off when the repair costs exceed its insured value, minus the salvage value", and that the insurer then pays the insured value, less the excess (OUTsurance).

The registration side is in the **National Road Traffic Regulations** (Gazette 38142): the title holder must notify the registering authority **within three months** after a vehicle becomes **permanently unfit for use** (form ADV) or is **permanently demolished** (form ADV1, with an affidavit or certificate of demolition) (reg 55). A vehicle deregistered as permanently demolished "shall not be registered and its parts shall not be used to build or repair any motor vehicle" (reg 13A). Ask the insurer which of the two applies before you accept a settlement, if you plan to keep or buy back the car.

Claims: the rules the insurer must follow

- The insurer must accept, reject or dispute a claim "within a **reasonable period**" and tell you in writing **within 10 days** of deciding (rules 17.6.1–17.6.2). No fixed number of days is set for the decision itself.
- A rejection must give **reasons** detailed enough to dispute, tell you that you may make representations **within at least 90 days**, describe the internal review, and give the **ombud's** details and any **time-bar** (rule 17.6.3).
- It must answer your representations **within 45 days** (rule 17.6.5), and a time-bar must leave you **at least 6 months** after the 90 days to go to court (rule 17.6.8).
- It must explain what a settlement is for and **how it was calculated** (rule 17.8.8), may not deny a claim without a reasonable investigation, and may not rely only on a polygraph (rules 7.1, 17.11).

What the ombud's cases show (NFO): a tracker required by the policy must be "in a good working order at all times" and that is your responsibility (tips); an insurer may prove drunk driving with evidence other than a breath or blood test (NFO); speed alone is not recklessness, but an exclusion for driving **more than 20 km/h** over the limit was upheld on tracker data (NFO); a rejection for worn brakes was overturned because the insurer had not shown they caused the accident (NFO); and an expired PrDP did not justify rejecting a hijacking claim because it was not material to the loss (NFO).

If your claim is rejected

1. Within the **90 days**, write to the insurer with your reasons and documents, and ask for its internal review.
2. If it still refuses, complain to the **National Financial Ombud** (non-life division) — free, in writing, by phone or in person, with the policy number and correspondence (how to complain).
3. The NFO takes motor complaints up to **R5 million**, and a complaint may be dismissed after **three years** from when you became aware of it; receiving your complaint **suspends** any time-bar and prescription (NFO Scheme Rules).

More: insurance complaints and your rights as a policyholder. If you are comparing quotes through a comparison service, read how it works first: Hippo car insurance quotes.

Frequently asked questions

What must an insurer tell me before I buy car insurance?
The excess and when it applies, the premium and how it can change, the significant exclusions and limitations, cooling-off rights, your duty to disclose and the ombud's details (PPR rule 11.4.2).

Can I cancel car insurance after signing?

Yes, within 14 days of receiving the policy, if it runs for more than 31 days and nothing was claimed; you get the premiums back less the cover already used (PPR rule 4).

Do I need a tracker for car insurance?

Only if the policy requires one. Where it does, the device must be installed, working and paid up: OUTsurance, for example, gives no theft or hijack cover otherwise, and the NFO treats a working tracker as the policyholder's responsibility.

What is the difference between retail, market and trade value?

As MiWay defines them: retail is what a dealer would charge for the same car (highest), market the average selling price of similar cars (middle), trade what a dealer would pay you (lowest). Your schedule says which one is paid.

How long does an insurer have to decide on my car claim?

A reasonable period, with no fixed number of days; it must then tell you in writing within 10 days, and give reasons and at least 90 days to answer if it rejects (PPR rule 17.6).

Who do I complain to about a rejected car insurance claim?

First the insurer, then the National Financial Ombud's non-life division, free, for amounts up to R5 million.

Chapter 2

Hippo car insurance quotes in South Africa: how the comparison works, the cover types and who handles your claim

Reviewed 30 October 2026 · online: https://tulinde.co.za/hippo-car-insurance-quotes/

Short answer Checked 30 October 2026

Hippo insurance quotes come from **Hippo.co.za**, a free comparison service — not an insurer: you fill in one form (ID number, personal details, the car and its regular driver) and Hippo shows quotes from **13 car insurers**, as its own page stated on 30 October 2026. You then click **"I'm Interested"** on a quote and **that insurer calls you back** to arrange the policy; the policy, the premium, the excess and every claim are the insurer's, not Hippo's. Hippo Comparative Services (Pty) Ltd states that it is an authorised financial services provider (**FSP 16357**) and that it is **part of TIH**, the group that owns Auto & General, Budget Insurance, Dialdirect, 1st for Women and Virseker.

What Hippo is: a comparison service, not an insurer

Hippo's car insurance page describes the company as **"Hippo Comparative Services (Pty) Ltd", an authorised financial service provider, FSP number 16357**. It does not write policies itself: it collects your details once and lines up quotes from insurers it works with.

Its About us page explains how it is paid: **"We make money simply by charging our partners a fee when a customer chooses to find out more about their products."** The comparison is free for you, and Hippo states it adds no mark-up to the quotes.

The same page says Hippo **"is part of TIH, but we are a completely separate business"**, and that TIH owns **Auto & General, Budget Insurance, Dialdirect, 1st for Women and Virseker**. Several of those brands are among the insurers Hippo compares: worth knowing when you read the list. Their regulator figures are on our profiles, for example Auto & General.

> You can check any financial services provider's licence, including Hippo's FSP number, on the FSCA's FAIS verification search. How: our FSCA guide.

How a Hippo car insurance quote works, step by step

Hippo's car insurance page sets out five stages:

1. **Enter your ID number** — Hippo uses it to pre-fill some of your details.
2. **Confirm your personal details.**
3. **Add the vehicle**: make, model and year.
4. **Name the regular driver** — the person who drives the car most, which is not always the owner.
5. **Compare the quotes**, then click **"I'm Interested"** on the one you want: the provider you select calls you back to give more information or to arrange the policy (About us).

On 30 October 2026 Hippo's page listed **13 car insurers**: ABSA, Auto & General, Budget Insurance, Dial Direct, First for Women, iWYZE, King Price, MiWay, Momentum Insure, Nedbank, Old Mutual Insure, Pineapple and Virseker (listed here alphabetically). Insurers that are not on Hippo's panel do not appear in its results, so a Hippo comparison is not the whole market: the Prudential Authority's register lists every licensed insurer.

The figure on the comparison screen is a quote, not a contract. The insurer confirms the premium on the call, after its own questions.

The three cover types you can compare

Hippo's page describes the three usual levels of private car cover:

Cover	Damage to your own car	Damage you cause to others' property
Comprehensive	Accident damage, theft, fire and natural disasters	Yes
Third party, fire and theft	Fire and theft only — not accidental damage	Yes
Third party only	None	Yes

The exact cover always depends on the policy wording. What each level leaves out, and when each one makes sense, is in third party vs comprehensive car insurance.

What the insurer must tell you before you accept a quote

Once an insurer calls you back, the **Policyholder Protection Rules** apply to it like to any short-term insurer. Rule 11.4.2 of the rules lists what it must disclose **before** the policy starts. Ask for it in writing:

- the premium, how often it is payable, and **how and when it may increase**;
- **every excess** that may apply, when it applies and what happens if you do not pay it;
- the significant **exclusions and limitations**, shown prominently;
- the fees, charges and commission included in the premium;
- your **cooling-off rights** and how to use them;
- what you must disclose (regular driver, where the car is kept overnight, how it is used) and what happens if you do not.

Compare quotes on those points, not only on the monthly premium: a lower premium can come with a higher excess.

Claims: you deal with the insurer, not Hippo

Because Hippo does not issue the policy, a claim goes **to the insurer named on your policy schedule**. Hippo's own car insurance page sums up the usual route:

1. **Report an accident, theft or hijacking at a police station.**
2. **Get the case number** the police give you.
3. **Claim with your insurer** by phone, online or in its app, quoting that case number.
4. **Assessment**: the insurer sends an assessor or asks you to take the car to an assessment centre if it can be driven.
5. **Decision**: the insurer tells you whether you are covered, and for how much.

If the insurer rejects the claim, rule 17.6 of the Policyholder Protection Rules requires written reasons **within 10 days** of the decision and gives you **at least 90 days** to make representations, which it must answer **within 45 days**. After that you can complain free of charge to the ombud: see rejected claims and your rights.

Tulinde does not sell insurance or take quote requests in South Africa: the questions above are the ones to put to each insurer that calls you back.

Frequently asked questions

Is Hippo an insurance company?

No. Hippo Comparative Services (Pty) Ltd is a comparison service that states it is an authorised financial services provider (FSP 16357). The policy is issued by the insurer you choose, which also handles your claims.

Is a Hippo insurance quote free?

Yes. Hippo says comparing is free and that it adds no mark-up; it is paid a fee by its partners when a customer asks to find out more about their products.

How many insurers does Hippo compare for car insurance?

Its car insurance page listed 13 insurers on 30 October 2026. Insurers outside its panel do not appear in its results.

Who owns Hippo?

Hippo states that it is part of TIH, which owns Auto & General, Budget Insurance, Dialdirect, 1st for Women and Virseker, and that it runs as a separate business.

Who do I claim from if I bought car insurance through Hippo?

From the insurer named on your policy schedule. Report the incident to the police, get a case number, then claim with the insurer by phone, online or in its app.

Chapter 3

Third party vs comprehensive car insurance in South Africa

Reviewed 28 October 2026 · online: https://tulinde.co.za/third-party-vs-comprehensive/

Short answer Checked 28 October 2026

Third party insurance pays for damage you cause to other people's cars and property; comprehensive also pays for your own car, including accident damage, theft and fire. Third party, fire and theft sits in between: it adds theft and fire, but not accident damage to your car. Injuries are not what these policies are mainly for — in South Africa **injury and death claims go to the Road Accident Fund**.

Side by side

The three forms of personal motor cover named in the national standard for motor insurance (SAQA unit standard 120005), in general terms — the policy wording always decides:

	Third party only	Third party, fire and theft	Comprehensive
Damage you cause to another person's car or property	Yes	Yes	Yes
Your own car stolen	No	Yes	Yes
Your own car damaged by fire	No	Yes	Yes
Accident damage to your own car	No	No	Yes
Injury or death of other people	Claimed from the RAF	Claimed from the RAF	Claimed from the RAF
Excess payable on a claim	As stated in the policy	As stated in the policy	As stated in the policy

> None of the three is compulsory by law. The only compulsory scheme is the Road Accident Fund, and it never pays for damage to vehicles (RAF).

Third party only: who it suits

Third party cover protects you against the most dangerous financial risk on the road that the RAF leaves open: **being sued for someone else's car**. The RAF Act shields drivers against most injury claims (section 21 of the RAF Act), but not against property damage.

It suits an older car you could afford to lose or replace yourself. It does nothing if your car is stolen, burns or is written off in a crash you caused.

Third party, fire and theft

This adds cover for your own car against **theft and fire** on top of third-party liability. It is a middle option when theft is your main worry but you are willing to pay for your own accident repairs.

Check how the policy treats hijacking, attempted theft and the security devices it requires: those conditions sit in the exclusions and limitations, which the insurer must show you prominently before you sign (rule 11.4.2(g) of the Policyholder Protection Rules).

Comprehensive

Comprehensive covers your own car as well as your liability to others, including **accident damage**. It is the only one of the three that pays to repair your car after a crash you caused.

Because it pays the most, it also has the most conditions. The National Financial Ombud sees comprehensive claims rejected for unroadworthy tyres or brakes, for driving under the influence and, under some policies, for exceeding the speed limit by more than 20 km/h.

Who pays what after a crash

Three situations show how the policy type and the RAF fit together:

- **You cause a crash and damage another car.** Any of the three policies pays the other owner, subject to your excess. Without insurance, the other owner or their insurer can claim from you personally — the RAF does not pay for vehicles (RAF).
- **Someone is injured in the crash.** The injured person claims from the Road Accident Fund, within 3 years of the accident (section 23(1) of the RAF Act). Section 21 of the Act bars most injury claims against you as driver or owner. See Road Accident Fund claims.

- **Your own car is damaged in a crash you caused.** Only comprehensive pays. With third party only or third party, fire and theft, the repair is yours.

Whatever the cover, if the insurer rejects your claim it must give you written reasons within 10 days and at least 90 days to make representations (rule 17.6 of the Policyholder Protection Rules). After that you can complain free of charge to the National Financial Ombud (NFO); see how to complain.

How to choose

1. **Check your finance agreement** if the car is not paid off: it may require a specific level of cover.
2. **Ask what you could pay yourself**: could you replace the car tomorrow if it were stolen or written off? If not, look at third party, fire and theft or comprehensive.
3. **Compare excesses, not only premiums.** The insurer must disclose every excess before you sign (PPR rule 11.4.2(d)(iii)).
4. **Read the exclusions** — speed, alcohol, roadworthiness, unlicensed drivers, security devices.
5. **Check whether the premium is guaranteed** and how increases work (PPR rule 11.4.2(e)).

More on the basics: car insurance in South Africa. Registered insurers: insurance companies.

Frequently asked questions

What is the difference between third party and comprehensive insurance?
Third party pays for damage you cause to other people's vehicles and property. Comprehensive also covers your own car, including accident damage, theft and fire.

Does third party insurance cover my car if it is stolen?
Not third party only. Third party, fire and theft adds theft and fire cover for your own car; comprehensive covers theft, fire and accident damage.

Is third party insurance compulsory in South Africa?
No. Compulsory third-party insurance was raised as "one option" in the 2020 Budget Speech but it is not law. The compulsory scheme is the Road Accident Fund, which covers only injury and death.

Does comprehensive insurance cover injuries?
Claims for injury or death caused by a vehicle are made to the Road Accident Fund under the RAF Act. Your car policy is mainly about damage to vehicles and property; check the wording for any personal accident benefits.

Chapter 4

Car insurance in South Africa: what the law requires, what the RAF covers and what you buy yourself

Reviewed 28 October 2026 · online: https://tulinde.co.za/motor-insurance/

Short answer Checked 28 October 2026

Car insurance is not compulsory in South Africa. The only compulsory cover is the **Road Accident Fund (RAF)**, paid by every motorist through a **R2.25 per litre** fuel levy, and it pays only for injury and death — **never for damage to your car or anyone else's**. Private motor insurance comes in three forms — third party only, third party fire and theft, and comprehensive — and the Policyholder Protection Rules oblige the insurer to show you the premium, the excesses and the main exclusions before you sign.

Is car insurance compulsory in South Africa?

No Act requires a South African driver to buy a private motor policy. What the law does impose is the **Road Accident Fund**: under the Road Accident Fund Act 56 of 1996, the Fund compensates people injured, and the dependants of people killed, by the negligent driving of a motor vehicle in South Africa (section 17). It is financed by a **Road Accident Fund levy on fuel** (section 5), so every motorist pays for it at the pump.

Because the RAF exists, section 21 of the Act bars most claims for bodily injury or death **against the driver or owner** of the vehicle: the injured person claims from the Fund instead. But the RAF's own cover page is explicit: its indemnity **does not apply to damage to motor vehicles, personal effects, buildings, luggage or goods**. If you crash into another car, you can be sued for the repair bill — and that is the gap private insurance fills.

Compulsory third-party cover has been discussed: in the 2020 Budget Speech the Minister of Finance called it "one option" to share the RAF's costs. It is not law.

> Bought your car on finance? Read your finance agreement: it may oblige you to keep the vehicle insured, whatever the law says.

The three types of car insurance

The national qualification standard for motor insurance advisers (SAQA unit standard 120005) lists the forms of personal motor cover as **comprehensive, third party, and third party fire and theft**. In plain terms:

- **Third party only** — pays for damage you cause to other people's vehicles and property. Nothing for your own car.
- **Third party, fire and theft** — the same, plus your own car if it is stolen or damaged by fire. Accident damage to your own car is not covered.
- **Comprehensive** — third-party liability plus your own car, including accident damage, theft and fire.

Exact cover always depends on the policy wording. The full side-by-side comparison is in third party vs comprehensive.

What affects the premium

Insurers set their own rates, and Tulinde does not publish prices it cannot verify. What the regulator's rules do guarantee is transparency: under rule 11.4.2(e) of the Policyholder Protection Rules, before you sign the insurer must tell you:

- the premium and how often it is payable;
- **any premium increases, how often and on what basis**, and whether an increase comes with more cover;
- what happens if you miss a payment;
- if the premium is not guaranteed, for how long it is guaranteed and when it will be reviewed.

The National Financial Ombud (NFO) notes that every collision drives repair costs up and that insurers pass this on through rising premiums — one reason why your driving record matters.

The excess: what you pay on every claim

The excess is the first part of a claim that you pay yourself. Rule 11.4.2(d)(iii) of the Policyholder Protection Rules obliges the insurer to give you, before the policy starts, **concise details of every excess that may become payable, when it applies and what happens if you do not pay it**.

Policies often have several excesses (a basic one, plus extra amounts for young or newly licensed drivers, for example). Ask for them all in writing and work out what you would pay on a typical claim before you choose a cheaper premium with a higher excess.

What to check before you sign

Rule 11.4.2 of the Policyholder Protection Rules lists what the insurer must disclose before you enter into a policy. Use it as a checklist:

1. **The insurer's name and contact details**, and the type of policy in plain words.
2. **What is covered**: the benefits, when cover starts and ends, the risk insured.
3. **Fees, charges and commission** paid to the broker or agent.
4. **All excesses** and when they apply.
5. **Significant exclusions and limitations** — these must be shown prominently.
6. **Cooling-off rights** and how to use them.
7. **What you must disclose** (for example regular driver, where the car sleeps, its use) and what happens if you do not.
8. **How to complain**, with the insurer's and the ombud's contact details.

Within **30 days** after the policy starts, the insurer must send all this in writing with evidence of cover (rule 11.5.1). More on your rights: policyholder rights.

Why car claims get rejected — lessons from the Ombud

The NFO's Non-life Insurance Division publishes the cases it decides. Three recurring reasons for rejected motor claims:

- **Speeding.** Insurers rely on the "due care" exclusion, but the NFO holds that speed alone is negligence, not recklessness, and negligent driving is covered: it told an insurer to pay a driver doing 71 km/h on a bend. Some policies exclude cover when you exceed the limit by **more than 20 km/h**; that exclusion must be highlighted to you before the policy starts, and tracking data can prove it.
- **Alcohol.** The insurer does not need a breathalyser result: it only has to show on a balance of probabilities that the driver was under the influence, using witnesses, medical notes, tracking or phone data, or bank statements (NFO). Leaving the scene unlawfully can itself be an exclusion.
- **Unroadworthy car.** Worn tyres and brakes are the most common grounds. The insurer must show the defect was material to how the accident happened: the NFO upheld a rejection where a worn tyre caused aquaplaning, and overturned one where worn brakes played no part.

If your claim is rejected, rule 17.6 of the Policyholder Protection Rules gives you rights: written notice **within 10 days** of the decision with reasons; **at least 90 days** to make representations; a reply **within 45 days**; and at least **6 months** after those 90 days before any contractual time bar to sue can apply.

Then go to the NFO, which is free (how to complain). Lodging a complaint there suspends prescription while it runs (NFO FAQs). Steps: how to complain.

Injuries are a separate claim — against the RAF

Your car policy pays for vehicles and property. If someone is hurt or killed, the claim for medical costs, loss of income, loss of support or general damages goes to the **Road Accident Fund**, not to your insurer. Deadlines are strict: **3 years** from the accident when the other driver or owner is identified, **2 years** for hit-and-run (RAF FAQs). Full guide: Road Accident Fund claims.

Next steps after a crash with injuries: check an RAF claim status · the serious injury assessment (RAF 4) · RAF claims after a death.

Frequently asked questions

Is car insurance compulsory in South Africa?

No. No law requires a private motor policy. The compulsory scheme is the Road Accident Fund, funded by a fuel levy, which covers injury and death but never damage to vehicles or property.

What happens if I hit a car and I have no insurance?

The other owner (or their insurer) can claim the repair cost from you personally. The RAF only covers bodily injury and death, not damage to vehicles (RAF cover page).

What are the three types of car insurance?

Third party only, third party fire and theft, and comprehensive — the forms listed in SAQA unit standard 120005. Only comprehensive covers accident damage to your own car.

Must the insurer tell me the excess before I sign?

Yes. Rule 11.4.2(d)(iii) of the Policyholder Protection Rules requires concise details of every excess, when it applies and the consequences of not paying it.

My car claim was rejected. What can I do?

The insurer must give written reasons within 10 days; you have at least 90 days to make representations and it must answer within 45 days (PPR rule 17.6). After that, complain free of charge to the National Financial Ombud.

Can my claim be rejected for speeding?

Only if the policy allows it. The NFO treats speed alone as negligence, which is covered; a specific exclusion for exceeding the limit by more than 20 km/h must have been highlighted to you before the policy started.

Sources

Chapter 1: Car insurance in South Africa: the buying checklist (excess, tracker, value, write-offs and claims)

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