

Majority of SA motorists don't understand their motoring plans

A recent consumer survey by MotorHappy, a subsidiary of the Imperial Group, has revealed that 85% of South African motorists rate their overall detailed understanding of their motoring plans as a two out of ten - where one is defined as no understanding and ten as highly detailed understanding.



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maintenance plans and warranties."

While 38% do not even know which plan they have, 50% do not know or are unsure of what their plan includes.

"We surveyed over 900 South African motorists from across the country and received unbelievable feedback from both men and women from 20 years old to over the age of 60," says MotorHappy managing director, Kerry Cassel.

"An average of 85% rated their detailed understanding a two out of ten, add to this the 4% who rated their knowledge a one out of ten - nearly 90% of respondents are aware that they are not informed when it comes to motor financial services products like service plans,

Lack of knowledge

According to the National Association of Automobile Manufacturers of South Africa's (NAAMSA) 2015 statistics, there are approximately ten million cars on the road in South Africa. "Many of these cars have a motoring plan; however, our statistics highlight that the majority of motorists driving on our roads lack vital knowledge relating to their cars' servicing and maintenance needs," Cassel says.

"This lack of knowledge is not limited to a single demographic, but is widespread across all age groups, provinces and genders," she adds.

The MotorHappy survey found that 45% of female respondents and 36% of male respondents are unsure of which product they currently have. 62% of all respondents also either don't know or are unsure of the start and end dates of their plan, those over 60 years old scored highest in this regard with 49% stating that they are aware of their plan time-frame.

Complex products

"While these complex products are often viewed as a grudge purchase, it is vital for motorists to know the details of their car servicing and maintenance requirements as well as inclusions and time-lines attached to the motoring plan they have or are paying for," Cassel says.

"MotorHappy wants to help consumers avoid nasty surprises like finding out that their service plan does not include brake pads when theirs have worn away, or trying to claim on a warranty after it has expired. The only way to help is to share the information they need with them, in a simple and understandable way.

"Through our MotorHappy call centre, website, blog and social media platforms, we share advice, tips, explanations and insights which motorists can trust and use to make well-informed decisions and enjoy their motoring journey," Cassel concludes.

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