

The zero-tolerance drunk driving law will affect your car insurance

Once South Africa's strict new drunk-driving laws have been passed, drivers won't be allowed to drink alcohol at all.



Photo by FOX© from [Pexels](#)

Currently, it's still legal to get behind the wheel if your blood-alcohol level is under 0.05g per 100ml. The new bill adopts a zero-tolerance approach to drunk driving by setting the legal blood-alcohol limit for drivers at 0%.

This has serious implications for South African drivers. If you're involved in an accident after having even a single drink, you won't just find yourself on the wrong side of the law, but it can also have a major impact on your insurance, warns King Price's customer experience partner, Wynand van Vuuren.

"Insurers have the right to refuse to pay accident claims if the driver's blood-alcohol level is over the legal limit.

This clause is included in almost every car insurance policy in South Africa. Previously, it was difficult to determine whether people were over the legal limit and whether their driving ability was in fact impaired. The new zero-tolerance approach removes this grey area," says Van Vuuren. "If you break the law by driving with alcohol in your blood, your insurer will have no obligation to meet your claim."

If you're guilty of this offence, it's also likely that your premium will increase significantly, as you'll be considered a higher risk. In the worst-case scenario, if you're convicted of drunk driving or have your licence endorsed or suspended, your current insurer may cancel your policy, and you may find it difficult to get car insurance at all in future.

While the new law will potentially reduce the number of accidents caused by drunken driving, it won't immediately affect premiums, says Van Vuuren. "If we see fewer accidents due to fewer drunken driving incidents in the longer term, though, we may see premiums coming down due to lower claims costs for insurers."

The new law won't see existing policies being altered, as most policies already stipulate that drivers must abide by the law. Therefore, the 0% legal blood alcohol limit will apply as soon as the new law comes into effect.

The bottom line? Once Covid-19 regulations are relaxed to the point where social gatherings are allowed again, make sure you have another form of transport if you have a drink or two, says Van Vuuren.

For more, visit: <https://www.bizcommunity.com>