

## **Always insure your vehicle**

In Australia, all registered vehicles must have Compulsory Third Party (CTP) insurance. But do you need more cover than that?

Yes! Just because you're not required by law to carry additional insurance doesn't mean you should opt out.

Even if you're a safe driver, you can't predict what other drivers will do. Even if you don't cause the accident, you might get stuck with a massive repair bill if you don't have insurance. You could also end up without your vehicle for days, weeks or indefinitely.

Even if your car isn't worth much, what if you accidentally rear-end a shiny, brand new Mercedes? Without insurance that **could cost you thousands of dollars in repairs**. You may also have to pay for the other person's hire car and other costs, while their car is being repaired.

While not having insurance might save a few dollars in the short term, it could end up being a financial and a legal nightmare. Don't risk it! Get motor vehicle insurance. Many insurance companies let you pay by the month which can make it easier to budget for.

If you need legal advice after an accident on the road, the SUPRA legal service can help you.

For more information on the major types of motor vehicle insurance policies and how they protect you:

- [Choosing car insurance](#)
- [What's the difference between different insurances?](#)