

# I ended up losing more money without it, says driver

**PETALING JAYA:** When Gregory (not his real name) got into an accident recently, damage to the car and repairs were not the only thing on his mind.

He knew he would be losing his New Claim Discount (NCD) as he was involved in a hit-and-run crash.

"I was just about to renew my insurance a week later, and then I got caught in this. It was extremely frustrating. I had to fork out even more money as I lost my NCD entitlement," he said, recalling the January accident.

It was only when he renewed his insurance that he found out about the availability of the option for NCD relief add-on, which could have helped to compensate for the monetary loss.

"If I knew, I would've taken it. Though you pay more, at least you will have some compensation, which helps ease the financial burden when renewing your insurance," he said.

NCD relief add-on refers to the compensation given to the driver for the NCD he lost after making a claim following an accident.

Copywriter Amelia Chong, 46, opted for it when she found out about its availability.

"It's very financially challenging to start accumulating (the NCD) from 0%, which in the end can just be gone due to an accident claim.

"I was surprised to know such a package was offered and immediately took it just as a precaution.

"It's like an investment, where

if you don't use it, you will build your NCD but if you do use it, you will be compensated anyhow," she said.

Meanwhile, road safety expert Assoc Prof Dr Law Teik Hua stressed on the importance of practising both safe and defensive driving etiquette to avoid accidents.

"Silence your notifications, pre-set your route and watch your surroundings.

"Pull over if fatigued. Rest for about 20 minutes. Take turns behind the wheel if you have a partner. This can save lives," said Law, who is of the Road Safety Research Centre at Universiti Putra Malaysia's Engineering Faculty.

"Stop immediately if you are

frequently yawning or have heavy eyelids. Short naps or swapping drivers can prevent tragedy."

Law stressed on the importance of adhering to speed limits, noting that weather conditions can change things.

"Wet roads and steep curves are dangerous at fast speeds. Adjust your speed to meet the situation.

"Seat belt usage is non-negotiable. Buckle up no matter how brief the drive," he said.

On defensive driving, Law explained that this includes "scanning" the road 12-15 seconds ahead to detect any possible risks and reacting calmly to the situation.

Defensive driving also includes

maintaining a buffer zone around the vehicle to allow safe manoeuvring in case another motorist acts unexpectedly, he said.

"Check for red-light runners before proceeding on a green light.

"Let aggressive drivers pass instead of risking dangerous moves to keep ahead," he said.

He said road rage is an underestimated risk.

"In road rage cases, avoid eye contact, signal respectfully, and let another car pass if they tailgate or honk violently," he said.

Law said safe driving is a community effort.

"Slowing down in the rain, checking a blind spot twice, or even pausing to breathe makes roads safer for everyone."