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Ghana

Car insurance in Ghana: guide

3 chapters · every source listed



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Car insurance in Ghana: guide 2026

For drivers and vehicle owners in Ghana: what the law requires, third-party or comprehensive, how to check a car's insurance and what to do after an accident.

This guide puts together 3 pages of Tulinde Ghana (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 10 sources are listed at the end. Compiled on 28 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 Ghana: what the law requires and how to buy it

Reviewed 31 October 2026 · online: https://tulinde.africa/gh/motor-insurance/

Short answer Checked 31 October 2026

In Ghana **every vehicle used on a public road must have at least third-party motor insurance**, which covers injury or damage you cause to others (National Insurance Commission). The obligation comes from the **Motor Vehicles (Third Party Insurance) Act, 1958 (No. 42)**, which the Insurance Act, 2021 (Act 1061) lists among the compulsory insurances. There are three levels of cover: **third-party**, **third-party, fire and theft**, and **comprehensive**. A valid **Ghana Card** is required to buy or renew a policy, and the policy must come from one of the **25 non-life insurers** licensed by the NIC.

The three levels of cover

Cover	What the NIC says it covers
Third-party liability	Injury or damage to others. Minimum limit: GH₵7,000 (can be increased)
Third-party, fire and theft	Liability plus fire and theft risks
Comprehensive	Third-party liability plus own-vehicle damage, theft, fire and natural disasters

From the NIC's insurance products page and FAQ. What a given policy pays is set by its wording: compare levels on third-party vs comprehensive.

Rules every driver should know

- **Ghana Card**: "A valid Ghana Card is now required to buy or renew a motor insurance policy" (NIC FAQ).
- **Licensed insurer only**: insuring a risk in Ghana with an insurer not licensed under Act 1061, without the Commission's authorisation, is an offence (section 221 of the Insurance Act).
- **Twelve months**: a compulsory insurance contract is, except in exceptional cases, for a period of twelve months (section 220(1)).
- **No new car for an old one**: insurance in Ghana generally pays money (indemnity), repairing the vehicle or settling the loss, rather than supplying a new vehicle (NIC FAQ).
- **Your contribution to a claim**: it can come from the excess, from betterment when worn parts are replaced with new ones, or from the extent of the repairs (same FAQ).

Hit by an uninsured or hit-and-run vehicle

The **Motor Compensation Fund** (Act 1061, sections 228 to 231) compensates people injured, and the dependants of people killed, in a motor accident who cannot obtain compensation from an insurance company. It is financed by a share of the motor contribution the NIC receives on every sticker an insurer issues (section 230).

The NIC says claims are generally for death or bodily injury, not property damage: report the accident to the police, keep the medical records and costs, then submit the claim to the Commission with the police report and medical evidence (NIC, Motor Compensation Fund).

Making a motor claim

1. Notify your insurer promptly: most policies set a period for reporting a loss (NIC consumer education).
2. Get a police report for an accident or theft, take photographs and keep receipts.
3. Fill in the claim form truthfully and completely: false information is grounds for rejecting the claim.
4. Keep a written record of every exchange. If the claim is rejected or unreasonably delayed, complain to the insurer, then to the NIC (how to complain).

Delays in paying injury, death and own-damage claims are the most frequent reasons for complaints against non-life insurers in the NIC's 2024 figures: see complaints by insurer.

Frequently asked questions

Is car insurance compulsory in Ghana?

Yes. Every vehicle used on a public road must have at least third-party motor insurance (NIC), under the Motor Vehicles (Third Party Insurance) Act, 1958.

What are the types of motor insurance in Ghana?

Three: third-party; third-party, fire and theft; and comprehensive, which also covers damage to your own vehicle (NIC).

Do I need a Ghana Card for car insurance?

Yes. The NIC says a valid Ghana Card is required to buy or renew a motor insurance policy.

How much is third-party insurance in Ghana?

Tulinde does not publish premiums: the premium is set by the insurer. The NIC's annual report says the Motor Insurance Database has improved compliance with the motor tariff. Ask at least two licensed insurers for a written quote.

Who pays if I am hit by an uninsured car?

The Motor Compensation Fund, managed under the NIC, can compensate injury or death caused by an uninsured or untraced vehicle. Report to the police and keep medical evidence.

Chapter 2

Third-party vs comprehensive car insurance in Ghana

Reviewed 31 October 2026 · online: https://tulinde.africa/gh/third-party-vs-comprehensive/

Short answer Checked 31 October 2026

In Ghana the law requires only **third-party** motor insurance, which pays for injury or damage you cause to **other people**; the NIC gives a **minimum limit of GH₵7,000** that can be increased. **Third-party, fire and theft** adds fire and theft of your vehicle. **Comprehensive** adds damage to **your own vehicle**, theft, fire and natural disasters. With every level you may still bear part of a claim: the excess, and betterment when worn parts are replaced with new ones (NIC).

Side by side

Who or what is paid	Third-party	Third-party, fire and theft	Comprehensive
Injury to other people	Yes	Yes	Yes
Damage to other people's vehicles and property	Yes	Yes	Yes
Fire or theft of your vehicle	No	Yes	Yes
Accident damage to your own vehicle	No	No	Yes
Natural disasters	No	No	Yes

Levels as described by the NIC (insurance products, FAQ). The exact cover, limits and exclusions are in each policy's wording.

Questions to ask before you choose

- What is the third-party property damage limit? The NIC quotes a minimum of GH₵7,000, which you can ask to increase.
- What is the excess, and when does betterment apply? Both reduce what you receive (NIC FAQ).
- Does the policy settle by repair or by a cash payment? Insurance in Ghana is indemnity: it does not promise a new vehicle (same FAQ).
- Is the insurer licensed, and is the agent or broker licensed? Check on the NIC register.

Before you sign, the NIC advises reading the cover, exclusions, sum insured, premium and renewal terms, and asking how and where to report a claim (consumer education).

Frequently asked questions

Is comprehensive insurance compulsory in Ghana?

No. Only third-party motor insurance is compulsory. Comprehensive cover is optional, though a lender financing a vehicle may require it in the loan contract.

Does third-party insurance pay for my own car?

No. Third-party pays for injury or damage you cause to others. Fire and theft of your car need third-party, fire and theft; accident damage to your car needs comprehensive cover.

What is the minimum third-party limit in Ghana?

The NIC's products page gives a minimum limit of GH₵7,000 for third-party liability, which can be increased.

Chapter 3

How to check a car's insurance in Ghana: *920*57#, the sticker and the NIC

Reviewed 31 October 2026 · online: https://tulinde.africa/gh/check-motor-insurance/

Short answer Checked 31 October 2026

Ghana's motor policies are recorded in the NIC's **Motor Insurance Database (MID)**. To check whether a vehicle is insured, dial *920*57# on any network and enter the **vehicle registration number**, as an NIC manager explained in 2023 (Ghana News Agency). Then check that the **insurer** and the **agent or broker** who sold the policy are on the NIC's register of licensed entities. Insurance from an unlicensed seller may not pay: the NIC publishes warnings about unlicensed brokers.

The Motor Insurance Database

The NIC's Annual Report 2024 describes the Motor Insurance Database as a tool that supports underwriting, "improved compliance with the tariff and reduced premium undercutting". Motor policies brought in nearly GH¢2.03 billion of insurance revenue in 2024 (same report).

Checking by phone: in January 2023 the NIC's Senior Manager for marketing and external relations asked passengers to "send the vehicle registration number to the short code *920*57# on any mobile telecommunication network" before boarding (press report, Ghana News Agency). The NIC's own website did not publish the code when we checked on 31 October 2026; if the code does not answer, ask the insurer named on the policy to confirm the cover in writing.

Three checks before you buy or board

1. **The vehicle**: dial *920*57# and enter the registration number.
2. **The insurer**: find it on the NIC's register of insurers (25 non-life insurers on 31 October 2026) or with Verify a licensed entity.
3. **The seller**: brokers, agents and technical service providers need an NIC licence too (Act 1061, section 109). The NIC lists the brokers it found unlicensed in its public notices.

Step by step for the seller: check an insurer, agent or broker.

Frequently asked questions

How do I check if a car is insured in Ghana?

Send the vehicle registration number to *920*57# on any network (NIC, as reported by the Ghana News Agency in 2023). Then confirm the insurer is on the NIC register.

What is the Motor Insurance Database?

The NIC's central database of motor insurance policies, which the NIC says has improved compliance with the motor tariff and reduced premium undercutting.

What do I do if the policy is fake?

Report it to the police and to the NIC (niccomplaintshub.com, +233 302 238300). Victims of an uninsured vehicle can claim from the Motor Compensation Fund.

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About this guide

Written and checked by the Tulinde editorial team. How we check facts: https://tulinde.africa/editorial-policy/.Read and share it online: https://tulinde.africa/gh/free-guides/car-insurance-guide-2026/.

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