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Nigeria

Motor insurance & NIID verification guide

5 chapters · every source listed

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Motor insurance & NIID verification guide 2026

For drivers and vehicle owners in Nigeria: compulsory third-party cover, the prices NAICOM fixes, comprehensive cover, how to verify a certificate on NIID and the ECOWAS Brown Card.

This guide puts together 5 pages of Tulinde Nigeria (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 12 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 Nigeria: compulsory third-party cover, prices and your rights

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

Short answer Checked 31 October 2026

Every vehicle on a Nigerian road must carry at least **third-party motor insurance**. The **Nigerian Insurance Industry Reform Act 2025 (NIIRA)**, signed on 31 July 2025, re-enacted the old Motor Vehicles (Third Party Insurance) Act and raised the property damage limit. NAICOM fixes the third-party premium: **₦15,000 a year for a private car**, covering damage to other people's property up to **₦3 million**, with an **ECOWAS Brown Card** included. **Comprehensive** cover, which adds your own car, costs at least **5% of its value**. Verify any certificate on **askniid.org** or with *565*11#.

What the law requires

NAICOM explains that the Reform Act consolidates the Insurance Act 2003, the Motor Vehicles (Third Party Insurance) Act and other laws into one Act, and that on third-party motor insurance "the third-party property damage limit has been increased", government-owned vehicles must now be insured, damage to road infrastructure is part of the cover and "all passengers in commercial vehicles are now required to be insured" (NAICOM, 14 August 2025).

Enforcement is shared with the **Federal Road Safety Corps** and the **Nigeria Police Force**: NAICOM and the FRSC set up a joint committee on 29 October 2025 to enforce compulsory third-party cover, reduce the number of uninsured vehicles and allow real-time verification of insurance status (NAICOM), and NAICOM trained FCT police officers to identify genuine certificates in July 2026 (NAICOM).

What third-party cover costs

Vehicle (NAICOM class)	Third-party property damage limit	Third-party premium a year
Private motor	₦3,000,000	₦15,000
Commercial: own goods	₦5,000,000	₦20,000
Commercial: staff bus	₦3,000,000	₦20,000
Commercial: trucks / general cartage	₦5,000,000	₦100,000
Commercial: special types	₦3,000,000	₦20,000
Commercial: tricycle	₦2,000,000	₦5,000
Commercial: motorcycle	₦1,000,000	₦3,000

Source: NAICOM circular of 22 December 2022, effective 1 January 2023, reaffirmed in March 2025. The premium includes the ECOWAS Brown Card. Work out your figure with the motor insurance calculator.

> NAICOM says the Reform Act 2025 increased the third-party property damage limit, but the rate circular of December 2022 is the latest table of limits and premiums NAICOM publishes on its website (checked 31 October 2026). Ask your insurer which limit your certificate carries.

Fake certificates: verify before you drive

The **Nigerian Insurance Industry Database (NIID)**, owned by the Nigerian Insurers Association, is "the central database of all compulsory insurances in Nigeria" and is used by law enforcement agencies to validate certificates (askNIID). Its own warning: ignore messages asking you to renew on the NIID platform, and buy or renew "only at licensed insurance companies".

1. Open **askniid.org** and click **Check Policy** (vehicle policy), or dial *565*11# on any phone and follow the prompts (askNIID).
2. Choose **single** or **fleet** and enter the details the form asks for, such as the vehicle registration number (check policy).

3. Compare the result with your certificate: insurer, vehicle, policy dates. If the policy is not found or the details differ, contact the insurer named on the certificate at once.

Step by step: verify motor insurance on NIID.

When you claim

NAICOM's circular of 6 March 2025 directs every insurer to settle genuine claims "promptly, fairly, and adequately", to "dispense with documents that are not fundamental to the reported loss", and to disclose the scope of cover, terms and conditions of every policy (circular NAICOM/I&R/CIR/60/2025). If the insurer does not pay, see how to complain to NAICOM.

Frequently asked questions

Is car insurance compulsory in Nigeria?

Yes, third-party motor insurance is compulsory for every vehicle. The Nigerian Insurance Industry Reform Act 2025 re-enacted the rule of the old Motor Vehicles (Third Party Insurance) Act; the FRSC and the police enforce it.

How much is third-party insurance in Nigeria?

₦15,000 a year for a private car, under NAICOM's rates effective 1 January 2023, with property damage cover of up to ₦3 million and the ECOWAS Brown Card included. Commercial vehicles pay ₦3,000 to ₦100,000 by type.

How do I know if my car insurance is genuine?

Check it on askniid.org (Check Policy) or dial *565*11#. The NIID is the central database of compulsory insurances that the police and FRSC use.

Which insurers can sell motor insurance in Nigeria?

Non-life and composite insurers licensed by NAICOM. See the list of insurance companies in Nigeria.

Chapter 2

How to verify motor insurance on NIID (askniid.org and *565*11#)

Reviewed 31 October 2026 · online: https://tulinde.africa/ng/niid-check/

Short answer Checked 31 October 2026

To verify a motor insurance certificate in Nigeria, go to **askniid.org** and click **Check Policy**, or dial *565*11# on any phone. The **Nigerian Insurance Industry Database (NIID)**, owned by the Nigerian Insurers Association, is the central database of compulsory insurances; the police and other law enforcement agencies use it to spot fake certificates. NIID only verifies: **never renew or pay on it** — buy and renew only from a licensed insurer.

Check a motor policy, step by step

1. Open **askniid.org** and click **Check Policy** (vehicle policy), or dial *565*11# on any phone and follow the prompts (askNIID).
2. Choose **single** or **fleet** and enter the details the form asks for, such as the vehicle registration number (check policy).
3. Compare the result with your certificate: insurer, vehicle, policy dates. If the policy is not found or the details differ, contact the insurer named on the certificate at once.

What NIID is (and is not)

- Owned by the **Nigerian Insurers Association (NIA)**, the umbrella body of insurance companies founded in 1971 (askNIID).
- "The central database of all compulsory insurances in Nigeria", used "by all stakeholders including authorized Law Enforcement Agencies to validate insurance certificates" (same page).
- Besides vehicles, askniid.org verifies **marine** policies, **builders' liability**, **occupiers' liability** and **marine hull** policies.
- It is not an insurer: "Please IGNORE messages requesting you to renew your insurance policies on the NIID Platform."

If your policy is not found

1. Check what you typed (registration number, single or fleet).
2. Call the insurer named on the certificate and ask when it uploaded the policy to NIID. Check that the insurer itself is licensed: insurance companies in Nigeria.
3. If the certificate came from an agent or a roadside seller and the insurer does not know it, treat it as fake: buy a genuine policy and report the seller.
4. If the insurer will not help, complain to NAICOM: how to complain.

NIID contacts (Nigerian Insurers Association): Insurers House, 42 Saka Tinubu Street, off Adeola Odeku, Victoria Island, Lagos; phone +234 817 078 4444, +234 802 990 8531; hotlines +234 803 040 0804, +234 701 178 4884; info@nigeriainsurers.org (askNIID contact).

Frequently asked questions

How do I check my car insurance on NIID?

Go to askniid.org, click Check Policy, choose single or fleet and enter your details; or dial *565*11# on any phone and follow the prompts.

What is the NIID USSD code?

*565*11#, according to the askNIID platform.

Can I renew my insurance on NIID?

No. The NIID only verifies policies. It warns the public to ignore messages asking them to renew on the NIID platform and to renew only with licensed insurance companies.

Who owns askNIID?

The Nigerian Insurers Association (NIA), the umbrella association of insurance companies in Nigeria.

Chapter 3

Third-party vs comprehensive car insurance in Nigeria

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

Short answer Checked 31 October 2026

Third-party motor insurance is the legal minimum in Nigeria: it pays for injury to other people and damage to their property, up to a property damage limit of **₦3 million** for a private car, for a premium NAICOM fixes at **₦15,000** a year. **Comprehensive** insurance adds damage to and theft of **your own vehicle**; NAICOM forbids a comprehensive premium below **5% of the sum insured** after discounts. Both now carry an ECOWAS Brown Card at no extra charge.

Side by side

	Third-party	Comprehensive
Required by law	Yes	No (lenders and employers may ask for it)
Other people's injuries and property	Yes; property damage up to ₦3 million for a private car	Yes
Your own car: accident, fire, theft	No	Yes, within the policy wording
Price	Fixed by NAICOM: ₦15,000 for a private car	At least 5% of the sum insured, after all rebates
ECOWAS Brown Card	Included	Included

Sources: NAICOM motor rates and ECOWAS Brown Card directive.

How to choose

- Price the gap: on a car insured for ₦8 million, comprehensive costs at least ₦400,000 against ₦15,000 for third-party. Use the calculator.
- Read the excess, the exclusions and the repair arrangements: NAICOM requires insurers to disclose the scope of cover and policy conditions and to explain them (NAICOM, 6 March 2025).
- Whatever you buy, verify the certificate on NIID and keep it in the car.

Frequently asked questions

What does third-party insurance cover in Nigeria?

Injury to other people and damage to their property caused by your vehicle; for a private car the property damage limit is ₦3 million under NAICOM's rates. It does not pay for your own car.

Is comprehensive insurance worth it in Nigeria?

It depends on the value of your car and whether you could pay for its repair or replacement yourself. Comprehensive costs at least 5% of the car's value a year; compare that with what you would lose.

Chapter 4

Third-party and comprehensive car insurance price in Nigeria (NAICOM rates)

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

Short answer Checked 31 October 2026

NAICOM fixed the **third-party motor insurance premium** at **₦15,000 a year for a private car**, with a third-party property damage limit of **₦3 million**, the ECOWAS Brown Card included (circular of 22 December 2022, effective 1 January 2023). Commercial vehicles pay ₦3,000 (motorcycle) to ₦100,000 (trucks). A **comprehensive** policy may not cost less than **5% of the sum insured** after all rebates and discounts. NAICOM's circular of 6 March 2025 directs insurers to comply with these rates.

The NAICOM rates the calculator uses

Class	Vehicle type	Third-party property damage limit	Third-party premium
Private	Private motor	₦3,000,000	₦15,000
Commercial	Own goods	₦5,000,000	₦20,000
Commercial	Staff bus	₦3,000,000	₦20,000
Commercial	Trucks / general cartage	₦5,000,000	₦100,000
Commercial	Special types	₦3,000,000	₦20,000
Commercial	Tricycle	₦2,000,000	₦5,000
Commercial	Motorcycle	₦1,000,000	₦3,000

Source: NAICOM circular NAICOM/DPR/CIR/46/2022, issued under section 7 of the NAICOM Act 1997, effective 1 January 2023: the premiums are "inclusive of Ecowas Brown Card (EBC)", and

"comprehensive motor insurance policy premium rate shall not be less than five percent (5%) of the Sum Insured after all rebates/discounts". On 6 March 2025 NAICOM required all insurers to comply with that circular (circular NAICOM/I&R/CIR/60/2025).

> 5% is a floor, not a price: an insurer may charge more for comprehensive cover. Ask for the premium, the excess and the exclusions in writing before you pay.

After you pay

Since 28 July 2026 every motor policy issued or renewed in Nigeria, third-party or comprehensive, must come with an **ECOWAS Brown Card** at no extra charge, and its number must be printed on the policy and certificate (NAICOM directive). Check that your certificate is on the industry database: verify motor insurance on NIID.

Frequently asked questions

How much is third-party insurance for a car in Nigeria?

₦15,000 a year for a private car, under NAICOM's circular of 22 December 2022 (effective 1 January 2023), with third-party property damage cover of up to ₦3 million and the ECOWAS Brown Card included.

How much is comprehensive car insurance in Nigeria?

NAICOM sets a floor: the premium may not be less than 5% of the sum insured after all rebates and discounts. For a car insured for ₦8 million, that is at least ₦400,000 a year. Each insurer sets its own price above the floor.

How much is third-party insurance for a motorcycle or keke?

₦3,000 for a motorcycle (property damage limit ₦1 million) and ₦5,000 for a tricycle (₦2 million), both commercial classes in NAICOM's circular.

Chapter 5

Travel insurance and the ECOWAS Brown Card in Nigeria

Reviewed 31 October 2026 · online: https://tulinde.africa/ng/travel-insurance/

Short answer Checked 31 October 2026

Since NAICOM's directive of **28 July 2026**, under **section 103 of the Insurance Industry Reform Act 2025**, every motor insurance policy issued or renewed in Nigeria — third-party or comprehensive — must **automatically include an ECOWAS Brown Card**, the regional motor insurance card, with **no separate application or payment**; its number must appear on your policy and certificate. Travel insurance for trips abroad (medical expenses, delays, luggage) is a separate policy sold by licensed insurers.

The ECOWAS Brown Card

- Every motor policy issued or renewed in Nigeria, including third-party and comprehensive, "shall automatically be accompanied by a valid Ecowas Brown Card".
- "No insurer shall require any person to make a separate application or request for a separate payment for the issuance of the ECOWAS Brown Card."
- The Brown Card number and a notice of your entitlement must be written into the policy and the certificate.

Source: NAICOM directive of 28 July 2026. NAICOM's third-party premiums were already "inclusive of Ecowas Brown Card" (rates circular). If your insurer asks you to pay extra for it, complain: how to complain.

Travel insurance for trips abroad

Several licensed insurers publish travel products on their own websites: AXA Mansard lists business and tourism, student and pilgrimage protection (AXA Mansard); Leadway lists business, pleasure or studies, pilgrimage and an "arrival pack" (Leadway); AIICO lists travel insurance among its individual products (AIICO). Ask for the policy wording: medical limit, evacuation, exclusions for pre-existing conditions. The embassy of your destination decides what insurance a visa requires.

Frequently asked questions

What is the ECOWAS Brown Card?

The motor insurance card of the ECOWAS region, valid in member countries. In Nigeria it must come automatically with every motor policy, at no extra cost (NAICOM directive of 28 July 2026, section 103 of NIIRA 2025).

Do I pay extra for the Brown Card?

No. NAICOM forbids insurers to ask for a separate application or payment; the card's number must be on your policy and certificate.

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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/ng/free-guides/motor-insurance-niid-guide-2026/.

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