

Vehicle & Drivers Licences

It is a requirement of all motor insurance policies that the driver be legally licenced to drive the insured vehicle.

Two of the main issues which can result in claims being repudiated by insurers are:

Fraudulent drivers licences

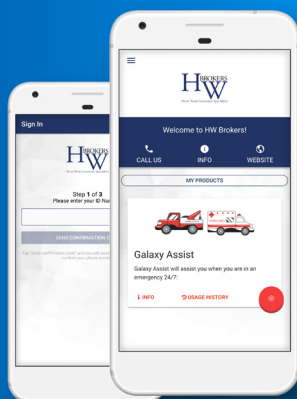
Traffic authorities estimate that one in three licences have been obtained fraudulently. Not enough companies are verifying that the documents presented by drivers are legitimate. Requirements of the National Road Traffic Act (NTRA) are very clear with regards to the duties of the operator. A driver must be in possession of a valid driver's licence and PrDP or equivalent from a SADC country.

Suspended/revoked licences

New, approved legislation which will shortly be signed into law, will punish drivers with demerit points and companies with inflated fines, as the goal is to remove drivers from the road by revoking drivers licences with more than 12 demerit points. Once the driver has accumulated more than 12 demerit points their license will be suspended for 3 months and drivers are then not authorised to drive company vehicles.

There are companies who offer the service of checking employees licences and confirming validity for a fee and we encourage our clients to make use of these checks to ensure the validity of their employees drivers licences to prevent nasty surprises at claims stage.

We at HW are now offering all our clients the facility to manage their vehicle fines and licencing online. This will enable clients to fully track fines and licence renewals for all vehicles registered on the system. It will allow comprehensive management of drivers, vehicles and an eLogbook solution for driver and vehicle tracking for a small monthly premium.



For more information please contact our office on 031 566 3834 or info@hwbrowsers.co.za