

## **Media Release:**

### **KEEP YOUR MOTOR VEHICLE ROADWORTHY OR FACE INSURANCE CLAIM REJECTIONS**

*10 March 2014:* Motor vehicle owners who do not keep their motor vehicle in a roadworthy condition not only place themselves at a higher risk of being involved in an accident, but could also suffer the financial expense of having an insurance claim repudiated.

This is according to Nazeer Hoosen, Executive Director: PPS Short-Term Insurance, who says that all motor insurance policies state that the owner must maintain the vehicle in an efficient and roadworthy condition that complies with the Road Traffic Act. “When it comes to motor insurance, the principle of due care applies – in terms of the policy, the insured agrees to take all reasonable steps to prevent losses and this would include proper maintenance of the vehicle.”

It is vital for vehicle owners to realise it is their responsibility to maintain their vehicles in a fully safe and legal state, says Hoosen. “Should a motorist be involved in an accident and further investigation reveals that any aspect of the vehicle was not in a fully working condition and contributed to the cause of accident, the insurance claim could be rejected on the basis of the vehicle not being in a roadworthy state.”

Hoosen provides a list of areas of the motor vehicle that need to be in working order in order to ensure the motor vehicle is considered to be in a roadworthy condition.

- Tyres: always ensure the tyre tread of all four tyres are within the legal limit of 1mm deep and there is a spare tyre in working condition. Should the cause of an accident be determined as a result of worn tyres, the claim could be rejected.
- Electronic and mechanical parts: ensure all electronically and mechanically operated parts - including lights, indicators, brakes, hooters, windscreen wipers, battery and the alternator - are in working order. If an accident occurs as a result of faulty brakes or even broken brake lights, the claim may lead to repudiation.
- Windows: windows must be fitted with safety glass that is clearly identifiable, and must open and close easily. Should theft from or of a motor vehicle occur and it is determined that a window was broken and provided easy access, the claim could be questioned. Certain insurers stipulate that windows must be fitted with smash-and-grabfilm, so ensure you are aware of the requirements of the policy.
- Seat belts: to ensure the safety of all passengers, it is imperative to check that all seat belts are working i.e. buckle in and out easily.

Hoosen reminds vehicle owners that a good way to ensure that the vehicle remains in a roadworthy condition is to ensure scheduled services are not ignored.

“It is vital that vehicle owners conduct regular checks to determine whether the vehicle is in a state of roadworthiness. By conducting regular checks, services and general maintenance to vehicles motorists can decrease the risk of having an insurance claim repudiated,” concludes Hoosen.

**-Ends**

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