



Swift!

INSURANCE OVERVIEW



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SWIFT! INSURANCE POLICY OVERVIEW

CURRENT INSURANCE POLICY

Driver Responsibility

As with other e-hailing services operating in South Africa, Swift! does not currently provide insurance coverage for drivers, passengers, or vehicles. Drivers operating on the Swift! platform are fully responsible for obtaining and maintaining their own insurance coverage that meets all legal requirements as well as providing adequate protection for their commercial transportation activities.

Legal Requirements

All Swift! drivers must comply with South African insurance laws and regulations, including:

1. Having valid and current vehicle insurance appropriate for commercial passenger transportation
2. Ensuring their insurance policy specifically covers e-hailing or ride-sharing activities
3. Maintaining continuous coverage throughout their time as an active driver on the Swift! platform

Disclosure to Insurance Providers

It is the driver's responsibility to inform their insurance provider that they are using their vehicle for e-hailing purposes through the Swift! platform. Failure to disclose commercial usage to your insurance provider may result in:

- Denied claims
- Policy cancellation
- Potential legal liability

Swift! reserves the right to verify proper insurance coverage at any time and may suspend driver accounts that fail to maintain adequate insurance.

FUTURE INSURANCE PARTNERSHIPS

Planned Insurance Initiatives

While Swift! does not currently offer insurance coverage, we recognize the importance of comprehensive protection for our driver community. Swift! intends to develop partnerships with reputable insurance providers in the future to offer our drivers:

- Preferential insurance rates
- Coverage packages specifically designed for e-hailing activities
- Simplified claims processes
- Potential group insurance benefits

Partnership Timeline

Swift! is actively exploring insurance partnership opportunities. When these partnerships are established, all registered drivers will be notified through the Swift! App with full details of available options and benefits.

Optional Coverage

Any future insurance offerings through Swift!'s insurance partnerships will be entirely optional. Drivers will maintain the freedom to choose their own insurance providers as long as their coverage meets legal requirements and Swift! platform standards.

RECOMMENDATIONS FOR DRIVERS

Types of Coverage to Consider

While Swift! does not require specific insurance beyond legal minimums, we recommend drivers consider comprehensive coverage that includes:

- Passenger liability insurance
- Third-party property damage
- Comprehensive vehicle coverage
- Personal injury protection
- Coverage during all phases of e-hailing (waiting for requests, en route to pickup, and during trips)

Consulting Insurance Professionals

Swift! encourages all drivers to consult with qualified insurance professionals to ensure they have appropriate coverage for their specific circumstances. Insurance requirements and options may vary based on:

- Vehicle type and value
- Driver experience and history
- Geographic area of operation
- Expected usage patterns

CLAIMS PROCESS

In the event of an accident or incident while using the Swift! platform:

1. Ensure the safety of all parties and contact emergency services if needed
2. Document the incident with photos and written details
3. Exchange information with other involved parties
4. Report the incident to your personal insurance provider
5. Notify Swift! through the in-app support feature

Swift! will maintain records of reported incidents but the claims process will be handled directly between the driver and their insurance provider.

This Insurance Policy Overview is provided for informational purposes only and does not constitute an insurance policy or coverage. Insurance requirements and regulations may change, and drivers are responsible for ensuring their compliance with current laws and regulations.

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