

## **How social media can get you into trouble with your insurer**

This article reported in Fin24 was brought to my attention. I estimate that 80% of accidents are caused by distractions including the use of mobile devices. One such incident occurred near my home this week (in May 2017). The driver who caused the accident was checking directions on Google Maps on her mobile phone in the dark of night. As she looked up she hit a Third Party entering the traffic circle from her right.

One large international oil company's employment policy is that mobile phones are to be locked in your boot whilst driving. It is a dismissible offence to use the device whilst driving.

In South Africa, the use of a cell-phone while driving is prohibited by Road Traffic Regulation. This is not just limited to talking on one's phone, but also holding a phone or other communicating devices when driving.

Policy conditions provide for the rejection of claims:

1. If you are committing a criminal offence, which using your mobile whilst driving is, and
2. If the policyholder does not act with "due care" to avoid an accident or loss or damage.

Insurers are able to identify your actions and what programs you were using at the time of impact due to sophisticated technology on smart phones.

**Client Beware!**

Yours truly from the Tradesure Team

13 Reynolds Street, Petervale, Johannesburg, Gauteng | 087 353 2577

[davidl@tradesure.co.za](mailto:davidl@tradesure.co.za)  
[www.tradesure.co.za](http://www.tradesure.co.za)

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