



19 November 2025

RE: MOBILITY POLICY CHANGES

Dear Scottfin Client

Thank you for being a loyal client of Scottfin and Mobility.

We want to let you know about important changes to your insurance cover and to the laws that apply to taxi, mini-bus, midi-bus operators. These changes will start on **1 January 2026**.

1. Insurance Cover Changes for Mini & Midi Buses

a. Third-Party Cover

If you are involved in an accident, **do not make private arrangements** with the other driver without telling Scottfin or Mobility first.

If you do, the insurance won't pay (**your third-party cover may fall away**), and you may have to pay those costs yourself.

b. Extra Excess for Foreign Drivers

If your driver only has a **foreign driver's licence and permit**, an **extra excess of R3,000** will apply when you claim. Before, there was **no extra excess** for foreign licences.

c. Vehicles Damaged Outside South Africa

If your taxi is damaged **outside South Africa**, you (the owner) must **bring the vehicle back to the SA border at your own cost**.

Any towing or storage costs outside the country must also be paid by you.

You can view the full list of cover limits and excesses here:

<https://shorturl.at/vUHb6>

2. New Operating Licence Rules (New Law from Government)

Starts: 1 January 2026

Government has changed the laws for taxis, mini/midi buses. Here's what you need to know:



a. Rules for Mini & Midi Buses and Public Transport Taxis

- If you transport passengers for money, you must have a valid operating licence for each vehicle.
- The licence will show your routes or operating areas.
- Licences are valid for up to 7 years.
- Your drivers must have a PrDP (Professional Driving Permit).

b. Other Important Requirements

- You must always keep your licence (original or certified copy) in the vehicle.
- Vehicles must be roadworthy.
- If you don't follow licence rules, you could face big fines, arrest, or your vehicle being impounded.

3. How This Affects Your Insurance (Mobility Insurance)

You must tell Scottfin or Mobility **immediately** if:

- your driver's licence, PrDP, or operating licence expires, is suspended, is cancelled, or is not renewed, or
- your driver is charged with reckless or negligent driving.

This doesn't mean your claim will be refused. Mobility will look at what happened and then decide if they will pay the claim or not.

What You Need to Do

1. Make sure all licences and permits (drivers and vehicles) are valid.
2. Do not make private deals with third parties after accidents.
3. Check the updated excess amounts and cover limits.
4. Contact your nearest Scottfin branch if you need help.

Kind regards,



Marius Marais
Regional Manager