

WHO'S BEHIND THE WHEEL?

Why vetting drivers before employment is essential for protecting cargo, vehicles, customers and your insurance position.



transit
UNDERWRITING MANAGERS (PTY) LTD

WHO'S BEHIND THE WHEEL?

Driver vetting isn't optional risk management. It's essential business protection.

VERIFY BEFORE YOU TRUST. VET BEFORE YOU EMPLOY.

VERIFY CREDENTIALS	BACKGROUND CHECKS	REDUCE THEFT AND FRAUD RISKS	PROTECT YOUR INSURANCE POSITION	PROTECT YOUR BUSINESS REPUTATION	PROMOTE ROAD SAFETY
Confirm identity, driving licence, PrDP where applicable, and employment history.	Conduct criminal record checks, verify references and investigate unexplained employment gaps.	Identify potential concerns before a driver gains access to vehicles and valuable cargo.	Failure to comply with driver-related policy conditions could jeopardise insurance cover.	One preventable incident can damage customer relationships built over many years.	Ensure drivers are suitably qualified and competent.

Built on Trust. Proven in Transit.

Transit Underwriting Managers (Pty) Ltd (FSP 20480) underwrites on behalf of the insurers.
This communication is for information purposes only and does not constitute financial advice. Terms, conditions and policy warranties apply.

THE RISK STARTS BEFORE THE JOURNEY

Transport operators entrust their drivers with expensive vehicles, valuable goods and customers' delivery commitments. Recruitment without adequate checks can expose the business to cargo theft, fraud, unsafe driving, operational disruption and reputational harm.

A valid driving licence alone does not amount to proper vetting. Checks should take place before a driver is appointed or permitted to take control of cargo, and material records should be retained.

A PRACTICAL PRE-EMPLOYMENT VETTING CHECKLIST

- **Confirm identity.** Verify the applicant's identity using reliable documentation and ensure records are consistent.
- **Check driving authority.** Validate the licence class, expiry and any applicable Professional Driving Permit (PrDP) required for the vehicle and duty.
- **Verify employment history.** Contact previous employers independently, confirm references, and seek explanations for material gaps or discrepancies.
- **Perform lawful background screening.** Where appropriate and legally permissible, obtain the necessary consent and conduct relevant criminal-record and other risk checks in line with privacy and employment laws.
- **Assess competence and fitness.** Carry out a practical driving assessment, review vehicle and route experience, and complete any role-appropriate fitness and safety requirements.
- **Confirm operating procedures.** Train drivers in route plans, tracking, reporting, secure stops, anti-hijacking precautions, proof of delivery and incident escalation.
- **Document the decision.** Maintain dated copies of checks, assessments, induction and approvals; diarise licence/PrDP expiry and periodic re-screening.

WHY THIS MATTERS TO GOODS-IN-TRANSIT INSURANCE

Poor vetting can increase the likelihood of theft, misdelivery and avoidable accidents. Insurance should not be treated as a substitute for reasonable recruitment and fleet-security controls.

Policy consequences depend on the actual wording, applicable warranties, exclusions, material facts and circumstances of the loss. A claim may be prejudiced where a relevant driver-related policy condition is breached; inadequate vetting does not, by itself, mean every claim will be declined.

IMPORTANT: VETTING IS AN ONGOING CONTROL

Introduce periodic checks after employment, particularly following incidents, unexplained route deviations or changes in duties. Verify documents before they expire and maintain a clear escalation process for any red flags. Apply screening consistently, fairly and lawfully.

VERIFY BEFORE YOU TRUST. VET BEFORE YOU EMPLOY.

Built on Trust. Proven in Transit.

Transit Underwriting Managers (Pty) Ltd supports brokers and transport operators in understanding the risk-management obligations associated with Goods-in-Transit insurance.

REGULATORY NOTE

Transit Underwriting Managers (Pty) Ltd (FSP 20480) underwrites on behalf of Compass Insure (FSP 12148). This newsletter is for general information only and does not constitute financial advice. Cover remains subject to the policy wording, schedule, terms, conditions, exclusions and warranties.

Directors: Bonita Weeks (Managing) / Valerie Hayter / Ipeleng Phele

Tel: 086 111 3597 | Email: claims@transitum.co.za

Durban: 32 O'Connor Road, Dawncliffe, Westville, 3629

Cape Town: Decentralized

FSP No: 20480 | VAT No: 4940218995 | Reg No: 2004/018469/07