Terms of Use

Last updated September 2026

mydrive.direct and the MyDrive app

1. About these terms

These terms apply when you use mydrive.direct, app.mydrive.direct or any other MyDrive website or app (the "Website"). The Website is operated by Admin Focus Underwriting Managers (Pty) Ltd ("AFUM", "we", "us"), an authorised financial services provider (FSP 50086). MyDrive insurance is underwritten by Guardrisk Insurance Company Limited ("Guardrisk"), a licensed non-life insurer and authorised financial services provider (FSP 75).

By using the Website you agree to these terms. If you do not agree, please do not use it.

These terms cover your use of the Website. Your insurance cover is governed by your policy wording and schedule. If these terms and your policy differ, your policy applies.

2. Who may use the Website

You must be 18 or older to request a quotation or apply for cover. MyDrive insures privately owned vehicles registered and used in South Africa, within the limits shown on the Website.

3. Quotations

- A quotation is not cover. A quotation shows what your premium would be based on the information you gave us at that moment. It does not mean we have accepted your risk.
- Verification. To see a price you must confirm your email address with a one-time code. We may limit how many quotations one person or contact detail can request in a period.
- Your vehicle's value. The value you enter is an estimate. Your broker confirms the actual value before your policy is issued. If the confirmed value or any other detail differs from your quotation, your premium may change. You will see and accept the final premium before cover starts.
- Validity. A quotation is valid for 30 days, unless the information behind it changes sooner.
- When cover starts. Cover starts only once your application has been accepted, your policy has been issued, and the start date on your policy schedule has been reached.
- Declines. We may decline to quote or offer cover, for example where a vehicle's value is above our limit or the risk falls outside our underwriting rules.

4. The information you give us

You must give complete, accurate and honest information, about yourself and every driver of the vehicle. Incorrect or incomplete information can lead to a claim being rejected or your policy being cancelled. Only enter someone else's details if you are entitled to and they know you are doing so.

5. No financial advice

The Website gives factual information about MyDrive and lets you request a quotation. It does not give financial advice and does not assess whether MyDrive suits your needs. If you want advice, your MyDrive broker can give it. We encourage you to speak to your broker before you buy.

6. Your account

If you create a MyDrive account, keep your sign-in details confidential. You are responsible for activity on your account.

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Tell us immediately at contact@adminfocus.co.za if you think someone else has used it.

7. Acceptable use

You may not:

- use bots, scripts or other automated means to request quotations or collect information from the Website
- request quotations to study or copy our pricing, or for any purpose other than genuinely considering cover
- enter false information or another person's details without their permission
- try to get around our security, verification or quotation limits
- interfere with the Website or anyone else's use of it

We may suspend or block access where we reasonably believe these terms are being broken.

8. Intellectual property

The MyDrive name, emblem, design, content, software and rating system belong to AFUM or its licensors and are protected by law. You may view and print pages for your own personal use. You may not copy, reproduce or use any part of the Website for commercial purposes without our written permission.

9. Website disclaimer

We take care to keep the Website accurate and available, but we cannot promise that it will always be available, error-free or free of viruses. Information on the Website is general and may change. Premiums, benefits, limits and excesses that apply to you are the ones on your policy schedule and wording.

Links to other websites are for convenience only. We are not responsible for their content or how they handle your information.

10. Limitation of liability

As far as the law allows, AFUM and Guardrisk are not liable for any loss or damage arising from your use of, or inability to use, the Website, or from relying on general information on it. Nothing in these terms limits any right you have under the Consumer Protection Act, the FAIS Act, the Policyholder Protection Rules or any other law, or excludes liability for gross negligence or wilful misconduct.

11. Electronic communication

You agree that we may communicate with you electronically, including by email, SMS and in the MyDrive app. Confirming a one-time code and accepting a quotation or document in the app are valid electronic actions under the Electronic Communications and Transactions Act 25 of 2002. A message is received when it reaches your email inbox, phone or app account.

12. Privacy

We handle your personal information as set out in our Privacy Policy (/privacy) and Cookies (/cookies) page.

13. Complaints

If you are unhappy with our service, please tell us. See our Complaints (/complaints) page.

14. Changes to these terms

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We may update these terms from time to time. The version on the Website on the day you use it applies.

15. Governing law

These terms are governed by the law of the Republic of South Africa.

16. Information about us

Provided in terms of section 43 of the Electronic Communications and Transactions Act:

- Full name: Admin Focus Underwriting Managers (Pty) Ltd
- Legal status: Private company, registration number 2018/242321/07
- FSP number: 50086
- Directors: Stephanus J Vermaak
- Physical and postal address for service of legal documents: Anglers Loft No 48, Peninsula on Vaal, Oranjeville, 1995
- Telephone: 010 006 5266
- Email: contact@adminfocus.co.za
- Website: mydrive.direct
- Code of conduct: AFUM subscribes to the General Code of Conduct for Authorised Financial Services Providers and Representatives under the FAIS Act.
- Insurer: Guardrisk Insurance Company Limited, registration number 1992/001639/06, FSP 75

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