

IS YOUR VEHICLE CARRYING MORE THAN IT SHOULD?



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Understanding Vehicle Payload Capacity

Modern SUBs, double cabs, passenger vehicles and lifestyle vehicles are packed with more:



Safety features



Advanced technology



Larger vehicle bodies



Luxury specifications

While these additions improve comfort and performance, they often reduce the vehicle's available payload capacity.

The result? A vehicle can reach its weight limit sooner than many owners realise.

1. What is Payload Capacity?

Payload is the maximum weight a vehicle can legally and safely carry in addition to its own weight.

In South Africa, payload is generally calculated as:

Payload Capacity = Gross Vehicle Mass (GVM) -
Vehicle Kerb / Tare (unladen) Weight.

The payload includes:

Driver and passengers	Luggage	Tools and equipment	Accessories fitter after purchase (e.g. canopies, roof racks, bull bars, fridges recovery equipment)	Tow ball load imposed by a trailer or caravan

The vehicle manufacturer's specified Gross Vehicle Mass (GVM) represents the maximum allowable mass of the fully load vehicle.

2. The Common Misconception

"My vehicle has 5 seats, so it can carry 5 adults plus luggage"

Not always...

Many vehicles can reach their payload limit before every seat is occupied, especially when carrying:

Five adults + Full luggage + Camping gear + additional accessories or cargo.

Essentially, the vehicle would have reached its legal payload before it looked 'full'.

Courtesy of SANTAM



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3. Towing Counts Too!

When towing a trailer or caravan, part of its weight is transferred onto the vehicle.



Rule of thumb:

A loaded caravan can place around 10% of its total weight onto the tow ball.

That weight forms part of your vehicle's payload and can significantly reduce remaining carrying capacity.

Example:

1500Kg caravan = 150Kg added to the vehicle's payload.

5. A Friendly Reminder

Think about your payload capacity, particularly when vehicles are used for:



Frequent family travel with multiple occupants and luggage.



Outdoor and recreational activities.



Towing caravans or trailers.



Carrying equipment, tools or stock.



Vehicle fitted with numerous aftermarket accessories.

Key Takeaway

As vehicle designs, features and customer usage patterns continue to evolve, payload capacity is becoming an increasingly important consideration when selecting and insuring a vehicle. By understanding how passengers, luggage, accessories and towing requirements contribute to a vehicle's payload, we can help you make informed decisions and enjoy your vehicles with greater confidence and peace of mind.

Should you require any assistance in assessing vehicle usage or understanding policy application, please contact us: info@dwdv.insure | 014 592 1077.

4. What Does Legislation Say?

The National Road Traffic Regulations prohibit the operation of certain vehicles where the prescribed Gross Vehicle Mass (GVM) or axle mass limits are exceeded. Any person operating a vehicle in excess of the applicable limits may be guilty of an offense and may be subject to law enforcement measures.

In addition to potential regulatory consequences, overloading can adversely affect:

Vehicle handling and stability passengers	Braking performance	Tyre integrity and wear equipment	Suspension components fitter after purchase (e.g. canopies, roof racks, bull bars, fridges recovery equipment)	Overall road safety

6. Insurance Tip

We advise you to check below before any journey:



Check the manufacturer's Gross Vehicle Mass (GVM).



Understand the vehicle's payload capacity.



Consider the combined weight of people, luggage, accessories, cargo and tow ball load.

Courtesy of SANTAM

