



THE TEAM

**Sending our warmest Thoughts and Best Wishes
for a Wonderful Holiday Season and a Successful and Glorious
Happy New Year!**

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We would like to remind you to click the "Like" button and join our Facebook page





Holiday

SECURITY TIPS **RECAP**

Dear Valued client,

It feels like yesterday we were wishing you a happy New Year and now we're coming to the close of 2022, which has flown by and certainly posed its own challenges.

Most of you are preparing for a well-deserved holiday and we would like you to take time to consider some tips on how to stay safe this holiday and ensure that your insurance policy is up to date.

Think twice before posting holiday information and/or photos on social media. The information can be used by thieves to find out when and for how long your residence is unoccupied. Be aware not to make

yourself an easy target for a burglary.

Whether you have spoiled yourself and/or a loved one with gifts, take extra caution when disposing of the boxes. Many times, you will see boxes outside a property, and this is a great advertisement of what valuables are in the house. Remember to also update your policy with the new purchases and make sure you are adequately insured.

Please save the 24-hour Roadside and Home Assist numbers on your phone. This does not just offer assistance following an accident, but also assistance following mechanical breakdown, running out of fuel, keys locked in car, etc. The Home





Assist number can be used for that unexpected burst geyser/pipe or electrical problems. If you are unsure if you have this cover and/or what the number is, please contact our office or refer to your policy schedule.

Make sure your home security is correctly noted on your policy schedule. If you have an alarm noted, please test the back-up battery, and verify that it can withstand the loadshedding schedule.

It is advisable to review the specified items under the All Risks section of your policy. These are items that you normally wear and/or carry with you when leaving your residence and cover is world-wide. Items should be insured for the replacement value and all model and serial numbers must be noted on your schedule.

Check that your vehicle is securely locked, before walking away – claims related to signal jamming are not covered on the policy. Items left in a car must be locked in the boot and not be visible. Theft of these items from your vehicle are subject to visible signs of forced entry.

If you have a tracking device installed in your vehicle, test the device every 2-3 months to ensure that it is in working order.

We would like to wish you and your loved ones a wonderful festive season and a happy New Year!





ACCESSORIES ON VEHICLES

It is always so exciting to buy a new car and especially when it is your dream car, that you've seen on the road and wanted an exact replica.

You arrive at the Dealership and your dream car is not quite what you expected. The Salesperson explains that they can add the after-market accessories to the vehicle, the cost of which is added to the finance contract.

Excitedly, you phone your broker to add the vehicle to your insurance policy and get asked if there are any additional accessories to be added. It's at this point that you need to provide your broker and insurer with a full list of anything extra that was added to the vehicle and the cost of these additions.

The retail value of your vehicle may be R600 000. The additional accessories you requested increases the value of the vehicle by R200 000. If these accessories are not disclosed to the insurer, they will not be covered on the policy. Therefore, if your vehicle is stolen or written-off there may be a shortfall in the settlement amount.

For example, in the event of a written off vehicle, the current retail value maybe R550 000. After your excess (if applicable) has been deducted, the settlement amount may be less than what you expected. This is because it

doesn't include the R30 000 mags you added or the leather seats which were not what the original vehicle came out with.

Some examples of after-market accessories are mags, leather seats, xenon lights, tow bar, nudge bar, cattle racks, sound systems, parking assist systems, metallic paint, smash and grab.

If you are not certain if it qualifies as an accessory, please contact your broker for advice.



SECURITY ON VEHICLES MUST BE VESA APPROVED

With VESA (Motor Vehicle Security Association of South Africa) being incorporated into short-term insurance policy wordings, it is important for you to make sure you comply with the requirements of your cover. If your vehicle does not meet the approved security requirements, your claim may be repudiated.



How does VESA benefit you and me?

- We expect that when we purchase a product that it conforms to certain standards as set by an accredited standards body or regulatory institute. In the vehicle security industry, not all offered vehicle security devices are approved or meets these standards. VESA supports the industry as a non-profit organization, representing its members through the test and approval of telematics and other vehicle security products such as alarm/immobilizers, gear locks, wheel locks, micro dotting and much more. VESA has tested vehicle security devices that not only perform well in South Africa but also on an international level.

- The installers are benefiting by providing the assurance to their clients that the vehicle security devices installed, are quality products. The manufacturer is expected to implement quality security devices to be a VESA member and having to be re-evaluated and audited on an annual basis by VESA and ABS.
- The insurance industry benefits largely from having the ease of mind that when they include a “VESA Approved Security Device” into their policy wording, that the vehicle security device fitted is approved, tested, and are re-evaluated annually for consistency and viability.

- Vehicle manufacturers started to install VESA approved immobilisers into all new vehicles from 2005. It is however safer to confirm VESA approved immobiliser fitment with a vehicle dealer. A VESA device is not a substitute for a tracking device. When a tracking device is required by your insurer, please make sure to install a tracking device to enjoy comprehensive cover.

If you are unsure whether your vehicle meets the requirements, you can contact your vehicle manufacturer or consult the owner’s manual. Give your broker a call to discuss any matters you may have related to your vehicle’s security.

Source: www.VESA.co.za



HOME RENOVATIONS AND YOUR INSURANCE

Whether you are planning on remodeling your home or simply extending the garage, it's important to inform your insurance company to ensure your home insurance policy remains in effect throughout this period.



Here are five reasons why you should keep your insurer up to date when you are remodeling:

- 1 Remodeling will increase the value of your building:**
The purpose of your building insurance is to cover the cost of replacing your home in the event of a claim. Anything that affects this replacement cost will also affect the cost of your monthly premiums and the amount your home is insured for. It's important to then contact your broker once the renovations are complete and talk about the changes and whether your insurance needs to be altered. Insurance companies may require receipts of

the upgrades done, please keep proof where possible.

- 2 Contract workers on your property**
Make use of a reputable building contractor that is registered with the National Home Builders Registration Council (NHBRC) and that all renovations comply with the national and local building regulations. A reputable building contractor will have all necessary insurance cover in place, for their employees, accidental damage to property and the defective workmanship.
- 3 Building improvements may alter contents value:**

Upgrading and improving the structure of your home usually goes hand-in-hand with new furniture and appliances. Therefore, your home contents value may need to be updated to ensure you are not affected by the average calculation at claims stage.

- 4 Vacating your home while remodeling might affect your insurance cover:**
Most policies state that the residence must remain occupied for insurance to remain valid. This is because an occupied home is less likely to be burgled or vandalised. If you need to vacate your home for an extended period during the renovations, your insurer must be made aware of the change in risk and update



your cover accordingly. Notify your broker if you've decided to temporarily store some or your household goods at a storage facility. The policy may need to be extended to cover these goods.

5 All plans should be pre-approved to minimise the chance of your claim being repudiated:

If your building project requires approval from the local council, a reputable architect will advise you accordingly. It is your responsibility to obtain that approval prior to commencement of your project. Always ensure that you comply with the Building, Health and Safety regulations. Your insurer may repudiate a claim if the structure does not comply with required building standards.

Keep security in mind when doing home renovations. For example, if exterior walls are broken down, you might need to hire additional security guards to protect the premises at night. This will minimise the chances of malicious damage or vandalism.

Many insurers opt to exclude theft cover while you renovate as the risk is higher with the contract workers being on site.

Check in with your broker to ensure you have the correct cover in place. Renovating your home can be a daunting experience but your insurance need not be.





SASRIA

SOUTH AFRICAN SPECIAL RISK INSURANCE ASSOCIATION

COVER

What does SASRIA stand for?

The South African Special Risk Insurance Association. SASRIA SOC Ltd is a non-life insurer that provides unique cover against risks such as civil commotion, public disorder, strikes, riots and terrorism, making South Africa one of the few countries in the world that provide this insurance, particularly at affordable premiums.

What are the SASRIA perils?

SASRIA covers the following risks:

Riots

Terrorism

Public disorder

Strikes, e.g., labour unrests, etc.

Political unrest, e.g., service delivery protests, etc.

Non-political unrest, e.g., student riots, commuter agitation, etc.





What is SASRIA motor cover?

The motor cover from SASRIA will cover your motor cars, light delivery vehicles, commercial vehicles, motor fleet, motor traders, mobile plant, buses, bus rapid transport (BRT) and trailers against damage or loss as a result of strikes or riots.

Why is SASRIA cover important?

Your standard motor insurance policy excludes damages as result of unforeseen public unrest, civil commotion, strikes, riots and terrorism. By opting to take out the SASRIA policy, you will have cover for those unfortunate events.

Who qualifies to buy SASRIA cover?

SASRIA cover is available to individuals and businesses that have property situated within the borders of South Africa, as well as within South African waters.

When can you claim from SASRIA?

If your insured property is damaged due to civil commotion, public disorder, strikes, riots, and terrorism, you can claim from SASRIA, through your broker.

Will SASRIA cover looting?

A business only becomes eligible for SASRIA cover for looting if the looting occurs during an active peril for which SASRIA accepts liability, such as a riot or public disturbance. The SASRIA policy wording describes “looting” as, “to steal goods, typically during a riot, strike or civil commotion.”



Source: www.sasria.co.za



GAS

SAFETY TIPS AT HOME

With the cost of electricity constantly rising many households are turning to gas for alternative heating and cooking solutions. A valid gas certificate will be a requirement for your insurance policy and without it your claim may be repudiated. According to the Pressure Equipment Regulations in the Occupation Health and Safety Act (No 85 of 1993), all gas installations must have a Certificate of Compliance (CoC), stating that the installation has been scrutinized and confirmed to be safe and leak-free.

Here are some safety tips to keep in mind:

Get your gas appliances checked and serviced – This should be done on an annual basis and homeowners must understand that getting their

gas appliances checked each year helps prolong the lifespan of the equipment and keeps everyone safe.

Hire a gas safety engineer to conduct the inspection – You cannot just make use of any person to have the gas checked, this must be done by a professional gas engineer who is gas-safe registered. To find an authorised gas installer in your area visit www.saqccgas.co.za.

Get a carbon monoxide alarm installed – This is the best thing to do when you have a stove or a boiler. This will prevent unforeseen events that could have been prevented if you did have a carbon monoxide detector alarm system in your house.

Have the alarm checked on a regular basis.

Always pay close attention to the colour of the flames from the stove top – If the flame is blue, all is well, the gas is mixed correctly, and the flames temperature is around 1500-1700 degrees Celsius. If the flames are orange/red, the gas was mixed with a higher dose of oxygen resulting in a lower flame temperature of between 900-1200 degrees Celsius and therefore causing more gas consumption.

Regularly check gas appliances for warning signs – Faulty appliances can cause a great deal of trouble if left unrepaired. It is easy to identify a faulty appliance. Some instances



where a gas appliance might not be working include the lights going out and stains around the appliances.

Use gas appliances only for the intended purpose – Even though it might sound obvious, gas appliances should only be used for their intended purpose and nothing else. For instance, you should not use a gas stove to heat the space. Similarly, you must not tamper with gas appliances as it would prove fatal. Thus, you must restrict the usage of gas appliances for the intended purpose alone. It will prevent the possibility of an unwanted emergency.

Only buy gas from a qualified gas dealer. Approved gas dealers are listed on the LPGSASA website and will always secure new and refilled bottles with their distinctive gas bottle seals.



SANTAM CAUTIONS GAUTENG AND KWAZULU-NATAL RESIDENTS TO TAKE NECESSARY PRECAUTIONS IN ANTICIPATION OF SUMMER HAILSTORM SEASON.

Santam, South Africa's largest general insurer, has advised residents in the hailstorm 'hot spots' of Gauteng and KwaZulu-Natal to take the necessary precautions and exercise extreme vigilance in anticipation of the predicted hail season for these regions over summer.

A 2021 research report on the characteristics of hail hazard in South Africa based on satellite detection of convective storms, found that hail events concentrate mainly in the southeast of the country, along the Highveld and the eastern slopes. The research found hail events are most frequent from around mid-November through February and peak in the afternoon, between 13:00 and 17:00.

Philippa Wild, Santam's head of Commercial Lines Underwriting, says these severe hailstorms can cause costly damage to cars and infrastructure. "Varying from marble-sized to full-sized golf balls, hailstones can measure up to 7 cm in diameter, so it is easy to see why they do so

much irreparable damage to vehicles and property. Windscreens are shattered, vehicles dented, roofs damaged, and house and business windows broken."

Wild explains the cost to repair and replace vehicles varies according to the severity of the storm and damage done to the paintwork, windows, etc. "Not only can the costs be crippling, but clients might also experience delays in the repair of damaged motor vehicles due to a global shortage of parts caused, among others, by COVID-19 and other supply-chain challenges related to the conflict between Russia and Ukraine, the flood damage to vehicle-manufacturing plants and the harbour in

KwaZulu-Natal earlier this year, as well as international lockdowns in China and Taiwan.

"Furthermore, load shedding causes significant disruptions at the premises of our motor service providers through possible delays, which negatively impact our delivering a consistent service experience that is aligned with our clients' needs and expectations."

So, how can South Africans in these regions prepare for hailstorms? Wild offers some tips to help Northerners activate disaster preparedness:

In the event of hail:

- Drive slowly – slower driving minimises the damage of hail and combats slippery roads.
- Locate a safe, covered area immediately or pull over under an overpass, provided it is safe to do so.
- Undercover parking at malls and petrol stations is a good temporary solution to protect your car during a hailstorm.
- Stay inside the vehicle. Large hail stones pose a genuine injury threat.
- Keep fleecy blankets in your boot so you can cover your car to minimise the impact of hail.

If you do have damage:

- Take careful note of the extent of the damage to your car; look for damage to all glass items, including side mirrors, taillights, and head lights. Take pictures as they may be useful when it comes time to claim.
- If you are affected by hail, immediately report the incident to your insurer.

When you are at home or at your business:

- Keep your gutters clean. It is important to clear gutters regularly of leaves, twigs, and any other debris. Clear the hail from your roof/gutters as soon as it is safe to do so. Hail takes a while to melt, and an overflowing gutter could lead to a leaking roof and further damage. Hail build-up is also heavy, so make sure the guttering is sound and in good order.
- Trimming trees close to your house and business helps get rid of branches that can cause severe damage during a storm.
- Keep your blinds down. Make sure you close all curtains, blinds or shutters to prevent broken window glass and hailstones from entering your home and injuring you or your family.
- Park your car in the garage or in a sheltered undercover area.
- Ensure you are adequately covered against hail damage in your personal and commercial insurance policy so that you have cover when you need it.



“Now is not the time to compromise on your insurance cover. It is very important to know exactly what you are covered for and for what amount. Consumers should make sure their policies are up to date and take note of the insurer’s available emergency services. Choose an insurer that assists you in protecting your assets in severe weather situations by sending out weather alerts,” concludes Wild.