

at your service

Hospitality and C&I news

RAIN TO LAST UNTIL APRIL

According to the South African Weather Service the heavy rain that has been experienced during the past few weeks will continue until at least April.

The heavy rain is attributed to a La Nina, a change in the weather pattern over the Pacific Ocean that is known to cause heavy rainfall in many parts of the world. South Africa's top scientists say it is too soon to confirm that global warming is behind the increasing number of droughts and floods.

However, new data compiled by the

South African Weather Service recently suggested the regional climate has already changed, becoming warmer and more extreme since detailed temperature and rainfall monitoring began in 1960.

RECENT FINDINGS INCLUDE:

- ★ An overall decrease in the number of frost nights over most of South Africa;
- ★ An average 0.5°C increase in temperature anomalies between 1961 and 2006 for 28 national climate stations; and
- ★ A marked increase in the number of

extreme rainfall seasons - both wet and dry.

Scientists and government officials warned of dire consequences if South Africans did not fast adapt to "increasing variable" (or unpredictable) weather.

Among the chief concerns are the rising number of human settlements, both up-market developments and townships, built on river flood plains and therefore vulnerable to flash floods.

Source: Sunday Times

FEATURED CLAIM

Riviera Hotel, Vereeniging



The Riviera Hotel on the banks of the Vaal River in Vereeniging was flooded due to the recent heavy downpours and the opening of the sluice gates of the Vaal Dam.

Congratulations to the Claims Department who settled this claim in record time!

DATE OF LOSS: 6 January 2011 • **NOTIFIED:** 11 January 2011 • **PAID IN FULL:** 24 January 2011

NEWS
FLASH

HIC IS ON THE MOVE

HIC PORT ELIZABETH has moved to:
36a 3rd Avenue, Newton Park, Port Elizabeth.
New telephone number: 041 363 8300. Fax
number remains unchanged: 086 513 8416.
E-mail - Sally - sallyr@hicsa.co.za or Leigh-Ann
- leigh-annp@hicsa.co.za

HIC CAPE TOWN will be moving to their
new premises on 23 February. Their new
address is Unit 153, B Block Millennium
Business Park, Edison Way, Century City,
Cape Town. Telephone numbers should
remain the same.

HIC BEDFORDVIEW will be moving on 25 February
to their new premises in Makana House, 11b
Riley Road, Bedfordview. All telephone numbers
will remain the same. The offices will be closing at
13h00 on Friday, the 25th and business will be as
usual on Monday, the 28th.

Should you require urgent assistance on
that Friday afternoon please call:

Underwriting - Fazilla Tillek- 082 424 8185

Claims - Lily Theron - 082 775 3884

Accounts - Katherine Nelson - 082 600 5012

IT'S A
GIRL

WE WOULD LIKE TO CONGRATULATE VERONICA AND RALPH LEWINGTON ON THE BIRTH OF THEIR SECOND DAUGHTER, ALYSSA ON 25 NOVEMBER.

CO² emission tax: All your questions answered

Q: How will I be affected by Carbon tax?

A: This new environmental tax will be effective on new motor vehicles as follows:

- Passenger vehicles - sold from 1 September 2010
- Double cabs - 01 March 2011
- Other light commercial vehicles, single cabs and light vans - will be added once agreed carbon emission standards for them have been set.
- Minibuses are defined as passenger vehicles and will be subject to this tax. Minibus taxis used for public transport are currently exempt from

CO² emission tax, and will be reviewed at a later stage.

Q: Can I insure this tax in terms of my motor policy?

A: Yes. This is an Ad Valorem tax, so it will be part of the price of a new car, and as such must be included in the sum insured. Therefore, providing the sum insured is adequate, HIC will include the carbon tax in the settlement of total loss claims on new motor vehicles.


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Q: Must I make provision for this tax on second hand cars at renewal?

A: At present the tax is only applicable to new vehicles. It is not necessary at this stage to make provision for carbon tax on older vehicles, but this is under review and might change at a later stage.

Q: What about vehicles less than 12 months old?

A: If the policy has a "new-for-old" extension, the onus rests on the insured to increase the sum insured of the vehicle to cater for CO² emission tax.



HIC would like to congratulate Mr and Mrs Thacker of Fairlawns Boutique Hotel & Spa for winning the "World Luxury Hotel Award" for the best luxury Boutique Hotel in South Africa. This is a really great achievement and we are very proud to be associated with your hotel.

LIGHTNING CONDUCTORS

It shall be a condition precedent to liability on the policy sections Fire, Buildings Combined, Office Contents, Business Interruption, Computer, Houseowners and Householders that all the following requirements have been met:

1. The insured must have approved lightning conductor/s installed by a professional and reputable service provider in this field who shall do such installation to satisfy the requirements of the South African National Standards SANS 10313, SANS 62305-1, SANS 62305-2, SANS 62305-3, SANS 62305-4 code of practices, specifications and/or standards and any subsequent amendments thereto. AND/OR
Where the insured, already has a lightning conductor installed such

installation shall be inspected, tested and certified on an **annual** basis by a professional and reputable service provider in this field who shall confirm on an inspection report that the installation satisfies the requirements of the South African National Standards SANS 10313, SANS 62305-1, SANS 62305-2, SANS 62305-3, SANS 62305-4 code of practices, specifications and/or standards and any subsequent amendments thereto.

2. The lightning masts must be of sufficient height that it provides a minimum shielding angle of 45 degrees measured from the highest point of the mast to the ground in order to effectively protect the insured structure/s.
3. Where chimneys, gable ends

or any other part of the building extends above the shielding angle of the lightning mast then a peripheral conductor must be used around or along such part of the building and this should be connected to a down conductor bonded to the earth electrode or earthed metal water main in order to effectively dissipate the lightning-discharge current.

4. The lightning mast must be bonded to the earth electrode of the insured structure or an electrode of its own source.
5. Any materials which have electricity conducting properties used in the construction of any insured thatch roof must be bonded to the earthed metal water main or earth electrode of such thatch roof.