

at your service

Hospitality and C&I news

FEATURED CLAIM

HOEDSPRUIT FLOODS: Worst in history

On 18 January this year the Limpopo town of Hoedspruit experienced the worst floods in recorded history. Over 700mm

(more than double the average rainfall) fell within a period of 18 hours.

Some 200 households within the immediate area were severely affected with many of them losing absolutely everything. In total over 600 households within the greater and surrounding areas sustained damages.

The reaction and support of the community were remarkable. If it was not for the response of some

organisations, the loss of life would have been extensive.

The areas worst hit were those along the Blyde River, the Zandspruit River, the Klaserie River and sections of the Ntsiri River within the Klaserie Private Nature Reserve.

HIC is still quantifying our losses as it was extremely difficult to access the properties due to the damage sustained to the infrastructure.



STAFF NEWS

Congratulations to our very own hockey star **Chiara Benatti** (middle) from our Kloof office. Chiara was selected for the KZN Coastal Ladies U21 B Indoor Hockey Team.



Bonita Reniers from our Nelspruit office was promoted to Portfolio Manager on 1 February.



VEHICLE JAMMING DEVICE

Over the past few weeks, the media has been inundated with reports of motor vehicle break-ins due to a jamming device, also known as the lock blocker.

When a driver locks his or her car with a remote control, thieves use a jamming device to block the signal of the driver's remote and thereby interfering with the locking of the vehicle. This is done successfully as both remotes operate on a 400 megahertz frequency. The thief is then able to open the "unlocked" vehicle and steal items from the vehicle.

As one recent article suggests a jamming Device could be as simple as a household remote.

This type of claim would be rejected in terms of an insurance policy because there is no forcible entry.

The Ombudsman confirmed that they agree with this stance and will support the decision made by an insurer.

We therefore encourage all brokers to inform their clients of this unfortunate occurrence and to be extra vigilant when locking their vehicles. We suggest that no valuables are left in an unattended vehicle.



Yolandi and Dewalt Barkhuizen's daughter, Dunay was born on 9 January. Yolandi works in our underwriting department in Bedfordview.

a newsletter for our valued clients

COMMERCIAL ENHANCEMENTS

We have great news for you, our broker. We have enhanced our C&I product to give wider and more valuable cover to your client.



GENERAL EXCEPTIONS, CONDITIONS AND PROVISIONS

1. Claims preparation costs: increased to R10 000 or the amount stated in the schedule of each section.
2. Property protection costs: included up to R10 000 any one event.
3. Post-trauma counseling: included up to R1 000 per person with a limit of R10 000 any one period of insurance.



FIRE, BUILDINGS COMBINED AND COMMERCIAL BUILDINGS SECTIONS

1. Removal of bees: added cover up to a limit of R2 500 any one occurrence, and R5 000 in any one period of insurance.
2. Added the following additional perils extension: bursting, overflowing or escape of water or oil from tanks, apparatus or pipes including any fixed water or oil-fired heating installation



GOODS IN TRANSIT

Debris removal automatically included up to R10 000.

PUBLIC LIABILITY

- Wording replaced with Broadform Liability



MOTOR

DEFINED EVENTS:

- Added Mozambique to territorial limits.
- Protection and removal costs and Emergency Repairs limit increased from R2 000 to R5 000.
- Added the New for Old Extension
- Passenger Liability and Contingent liability sections are automatically included up to a limit of R2 500 000 each.
- Wreckage removal: limit increased to R10 000.
- Theft of radios, CD players and similar equipment or telephones not supplied by the manufacturers of the vehicle when new – limit increased to R5 000.
- Loss of Keys extension – limit increased to R10 000 with a first amount payable of R500.
- Added the Repatriation Extension



MONEY

1. Minor limit, while on the insured premises outside the hours during which the commercial operations of the insured are conducted increased from R1 500 to R5 000.
2. Category safe limits increased as follows:

1. No SABS grading	from R 2 500 to	R 5 000
2. SABS category 1 grading	from R 5 000 to	R 10 000
3. SABS category 2 grading	from R 12 500 to	R 20 000
4. SABS category 2HD grading	from R 25 000 to	R 40 000
5. SABS category 2ADM grading	from R 50 000 to	R 100 000
6. SABS category 2ADM grading D3	from R 75 000 to	R 125 000
7. SABS category 3 grading	from R100 000 to	R 175 000
8. SABS category 3 grading	from R200 000 to	R 350 000
9. Added new SABS category 5 safe for limits up to		R 500 000
3. Locks and Keys included remote controls into the definition and increased limit from R5 000 to R10 000.
4. Clothing and receptacle limits – increased to R5 000.
5. Personal accident

1. Capital sum limit increased from	R10 000 to	R20 000
2. Weekly sum limit increased from	R 250 to	R 400
3. Medical expenses increased from	R 2 000 to	R 5 000



ELECTRONIC EQUIPMENT

(Computer Equipment)

AUTOMATICALLY INCLUDED:

- ICOW (increased cost of working) – Automatic cover of R10 000
- ROD (reinstatement of data) – Automatic cover of R10 000