



## DECEMBER NEWSLETTER 2019

Written by:  
**JANO PRINSLOO**  
General Manager



SEASON'S  
*Greetings*  
TO YOU, OUR MOST VALUED CLIENT.



Within a blink of an eye December has arrived. With festive decorations all around us, and Christmas music filling the air, we want to pause for a moment and take a look back on 2019.

With such political, social and economic challenges in the world, the financial industry has seen its fair share of upheaval. We've seen a correlation between the crime statistics released in September this year and the theft claims submitted to insurers. We have also noticed a substantial increase in the repair costs of vehicles – a result of the weak Rand and the cost of spare parts; and unfortunately a number of fraudulent claims.

These factors ultimately influence premiums, resulting in across-the-board rate increases, over a period of time.

The consumer, also under pressure in a weak economic climate, may take a keener interest in the many advertisements offering 'cheaper premiums'. But, is this necessarily the best option?

As a Broker, we have the ability to source the best insurance products from various prominent insurers in SA. This ensures we have a product that can specifically cater to your individual needs. We often compare these products to those that offer "cheaper premiums"; and, our findings show that lower premiums come with possible higher excesses, less cover and additional requirements. Many clients don't have the time to read all that fine print, and run the risk of having to pay a higher than anticipated excess or a claim being repudiated.

I believe that this is one of the reasons why it is imperative to have a short-term insurance Broker. The Broker is not just there to sell you the policy, but, to provide you with sufficient advice to make an informed decision about the cover that best suits your needs, as well as providing assistance during the claims process.

With a Broker, you, as our client, can rest assured that your best interests are being looked after.

Take some time to review your current short-term insurance schedule and make sure that all information is correctly recorded. I urge you to contact our office and set up a meeting for an agent to come and see you. Alternatively, let us review the policy with you telephonically. Should you wish to compare products, we are happy to assist with a comparison of over 12 different insurers. It is not just about a cheaper premium, but also about the fine print.

We never want an opportunity to go by without thanking you for your loyal support throughout the year. We wish you and your family a blessed and claim free festive season!!!

***NSB – Small enough to care – big enough to matter.***

From the desk of our Specialist Underwriter:  
**SANDRA BREYTENBACH**  
Underwriting Specialist



## December - Don't Advertise!

It's that time of the year again, when most of us are planning a well-deserved break! How great that we have Facebook, Instagram and Twitter, where we can post photos and keep friends and family up to date with our holidays.

But, have you ever considered the consequences of posting on a public platform that your home will be unoccupied over the holiday period? Burglars have an easy way of planning a burglary without having to worry about being disturbed.

When posting personal information on social media platforms, consider your privacy settings, exercise due care, be sensible about what you post, and maybe wait until after the holiday to post those photos.

Another safety aspect to consider, are empty boxes left outside for disposal, when you buy new home appliances. When purchasing a new smart television for instance, you would usually just throw the box out for weekly waste collection. This is a huge 'advertisement' for burglars to break in and steal your newly purchased television. Make sure to sensibly dispose of all empty boxes to try and prevent a burglary at your home.

*Be vigilant and keep safe!*

**24/7  
ASSIST**

From the desk of our Claims Expert:  
**ALNA BLOEM**  
Claims Expert



**HAVE YOU EVER BEEN TRAVELING AND HAD CAR PROBLEMS? IT'S A SCARY SITUATION, ESPECIALLY IF YOU HAVE CHILDREN WITH YOU.**

Most of the insurers offer, at an additional premium, a 24-hour a day, 7 days a week and 365 days a year Roadside Assist Cover.

Should you ever be more than 100km from your permanent residence, and have a mechanical breakdown, accident or vehicle theft, do not fear, when your Roadside Assist is near.

**The Roadside Assist will cover, at their discretion:**

Vehicle hire assistance (group A or B) to the maximum limit of R500 (incl. VAT) per incident (subject to presenting a valid credit card and drivers' licence).

**OR**

Hotel accommodation for a maximum of 4 people at a hotel of their choice with a maximum limit of R500 (incl. VAT) per incident, and subject to availability.

If the vehicle needs to be left behind for repairs while you continue on your journey, Roadside Assist Cover will provide an allowance of R500 (incl. VAT) per incident to assist with the repatriation of your vehicle.

This cover is limited to R3 000 per annum on a personal lines policy and cover may vary on commercial lines policies.

The above information may vary from insurer to insurer. Make sure your policy includes the Roadside Assist Cover and confirm with our office the limits applicable to your policy. Always save the 24-hour assist number on your phone, in case of an emergency.



From the desk of our Sales Consultant:  
**RENÈ SCHEEPERS**  
Sales



We're in the last few weeks of 2019, and also a time for those procrastinators to finally consider taking out short-term insurance. A few notes for all potential clients who have never had insurance cover before.

- This time of the year sees an increase in claims, and insurers are likely to add special clauses or extensions to new policies.
- Premiums quoted will usually have an additional loading to discourage policies being taken out for only the holiday period and being cancelled soon thereafter, usually after submitting a substantial claim.

On the brighter side, most insurers will automatically increase the amount of your current House Contents and All Risks sections by up to 10% – at no additional cost to you – to take into account new purchases made over the holiday period.

**Season greeting to all our valued clients.**

From the desk of our Specialist Underwriting:  
**ANIKA BEHLE**  
Underwriter Specialist



## BE SAFE ON THE ROADS THIS FESTIVE SEASON.

### DID YOU KNOW?

Most insurers offer a 'drive me home' service? Very handy for getting home safely after year-end functions and family gatherings.

So, if you're planning a night out and want to celebrate with a few drinks, this service is perfect for you.

Be sure to book the service in advance, and have the relevant contact number saved to your phone. The call centre will confirm the maximum distance, times etc. with you:

Auto & General	Designated Driver	0860 10 42 10
Legacy: Santam /Hollard/OMI	CLC Safe 'n Sound	0861 46 88 82 / 0861 24 36 48
Brolink: Santam/ Bryte	Safe 'n Sound	0861 33 83 39
Discovery Insure	Roadtrip	Download and register in the app. 0860 99 99 11
Momentum	Home Drive	0860 78 47 67
Quicksure	Home Drive	0861 77 77 08
King Price	King's Cab	0860 55 55 23

If you are unsure of who to contact or if you have the Assist option on your policy – please feel free to contact our office on **0861 84 36 72 or 066 286 0274.**

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