




EDITION 15

# NEWSLETTER

## APRIL 2024

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**SHORT TERM INSURANCE**

Car, Home And Business Insurance

## EVERY GOODBYE IS A HELLO

Dear valued NSB client,

I trust this message finds you well and thriving. As we embrace the rhythm of the seasons, it is with pleasure that I extend a warm welcome to yet another edition of our quarterly newsletter. Your continued support means the world to us, and we are eager to keep you informed and engaged with the latest developments in the dynamic world of insurance.

In the spirit of transparency, I must share that we recently bid farewell to a valued team member, Madele Pretorius. While farewells are never easy, they also pave the way for fresh beginnings. I am thrilled to announce the addition of two outstanding professionals to our team, Corne Liebenberg and Rolanda Kirk who bring with them a wealth of experience and a commitment to delivering exceptional service. We are confident that their expertise will enhance your experience with our services.

**In this edition, we have curated an assortment of insightful articles tailored to address key aspects of your insurance coverage.**

We want to draw your attention to the importance of updating your address on your policy. Life is dynamic, and so are your circumstances. Ensuring your information is current enables us to serve you better and ensures your coverage aligns with your current needs.

Additionally, we shed light on our claims processes, aiming to demystify the journey from incident to resolution. Understanding these processes empowers you with the knowledge needed to navigate





unforeseen events seamlessly.

Your trust in us is the driving force behind our commitment to continuous improvement and excellence. As always, we welcome your feedback and encourage you to reach out should you have any questions or concerns.

**Thank you for choosing us as your insurance partner.**

Here's to a quarter filled with new opportunities and peace of mind on the road.



FROM THE DESK OF OUR  
GENERAL MANAGER

*Jano Prinsloo*





# UNDERSTANDING REGULAR DRIVERS ON YOUR INSURANCE POLICY: WHY ACCURACY MATTERS

When it comes to car insurance, understanding who the regular drivers are on your policy is crucial. Regular drivers are those individuals who frequently drive the vehicles covered under your insurance policy.

## IMPORTANCE OF ACCURATE INFORMATION

**Risk Assessment:** Insurance companies use information about regular drivers to assess risk. Factors such as age, driving history, and experience can influence premiums. Accurate information ensures that the premiums reflect the actual risk associated with the drivers.

**Coverage Adequacy:** The coverage provided by your insurance policy is based on the information provided about the regular drivers. Failing to list the correct regular drivers could lead to coverage gaps or even denial of claims.

## WHO SHOULD BE LISTED AS REGULAR DRIVERS?

**Primary Drivers:** Anyone who regularly uses the insured vehicle as their primary mode of transportation should be listed as a regular driver. This typically includes the vehicle owner, family members, and household members.

**Frequent Users:** Even if someone doesn't own the vehicle, if they are the most regular driver, they should be listed as a regular driver. This could include friends, coworkers, or neighbors who have permission to use the vehicle regularly.



## UPDATING REGULAR DRIVER'S INFORMATION

**Changes in Circumstances:** If there are changes in the regular drivers listed on your policy, such as a new driver in the household or someone who no longer uses the insured vehicle, it's essential to update this information with your insurance company promptly.

**Annual Policy Review:** Conducting an annual review of your insurance policy is a good practice. Use this opportunity to verify that the information about regular drivers is accurate and up-to-date.

**Communication with Insurance Company:** If you're unsure whether someone should be listed as a regular driver, it's best to communicate with your portfolio consultant. They can provide guidance and ensure that your policy remains compliant.

**In conclusion, accurate information about regular drivers is vital for maintaining the integrity of your car insurance policy. By understanding who should be listed as regular drivers and keeping this information up-to-date, you can ensure that you have adequate coverage and compliance with legal requirements.**



FROM THE DESK OF OUR  
OFFICE MANAGER

*Sandra Breytenbach*

Remember, when it comes to car insurance, transparency and accuracy are key to peace of mind on the road.



## SMART PARK OFFERED BY SANTAM

When the Covid-19 pandemic swept across the country, it brought about unprecedented changes to our everyday lives.

With government-imposed restrictions limiting movement on the roads, Santam recognized an opportunity to alleviate the financial strain on their policyholders through the introduction of Smart Park.

**Smart Park stands as a unique benefit  
tailored for Santam's  
policyholders, offering substantial advantages.**

This innovative feature rewards policyholders with a discounted premium based on their annual mileage. Options include 5000, 10,000, and 15,000 kilometers per year, allowing flexibility according to individual driving habits. The discount is applied to the specified vehicle enrolled in Smart Park.

To activate Smart Park, policyholders must provide a photo of the odometer reading on the commencement date of coverage. Additionally, an updated photo is required annually during the renewal process to reflect the current mileage. Failure to provide annual updates may result in potential additional costs. In the event of a claim, an excess of R 2500.00 is applicable if the vehicle's odometer reading surpasses the chosen limit per year.



Should policyholders find their chosen limit inadequate, adjustments to coverage can be made upon request.

Smart Park presents an attractive opportunity for cost savings, particularly for those who do not frequently drive.

**For further information on Santam's Smart Park option, please do not hesitate to contact us.**



FROM THE DESK OF OUR  
PORTFOLIO CONSULTANT  
*Renè Scheepers*



# NAVIGATING THE CLAIMS PROCESS: A COMPREHENSIVE GUIDE TO INSURANCE CLAIMS

Insurance policies are designed to provide financial protection and peace of mind in the face of unexpected events. Whether it's a fender-bender on the road or a natural disaster damaging your home, insurance can help mitigate the financial burden. However, understanding the claims process is crucial to ensuring that you receive the coverage you're entitled to when you need it most.

## 1. Reporting the Claim

The first step in the claims process is to report the incident to your broker or insurance company within 30 days. Provide as much detail as possible about the incident, including the date, time, location, third-party details and any other relevant information. It is your responsibility to prove your claim so please send all the relevant documents with when you complete a claim form.

## 2. Initial Assessment

Once you've reported the claim, your insurance company appoints an assessor to conduct an initial assessment to determine the claim's validity and the extent of coverage provided by your policy. This may involve gathering additional information, such as photos, witness statements, or police reports, depending on the nature of the claim. The assessors usually finalize their reports within 3 - 5 working days.

## 3. Claim Evaluation

After the initial assessment, the insurance company will evaluate the claim based on the terms and conditions outlined in your policy. This includes determining whether the incident is covered, the extent of coverage, and any applicable excesses or limits. It's essential to review your policy carefully to understand what is and isn't covered.

## 4. Settlement Negotiation

If the claim is approved, the insurance company will work with you to negotiate a settlement. This may involve reimbursing you for repairs or replacing the items covered by your policy. Keep in mind that the insurance company may conduct its own assessment or seek estimates from third-party vendors to determine the value of the claim.

## 5. Claim Resolution

Once a settlement has been reached, the insurance company will finalize the claim and issue payment accordingly. Depending on the nature of the claim, this may involve direct payment to service providers, reimbursement to you, or other forms of compensation as outlined in your policy. If it was an accident and your vehicle was at the panel-beater you must pay your excess (if applicable) to the panel-beater before they will release your vehicle to you. Make sure you are happy with the repairs before you leave.

## TIPS FOR A SMOOTH CLAIMS PROCESS

**Prompt Reporting:** Report the claim to your portfolio consultant or insurance company as soon as possible to expedite the process.

**Documentation:** Keep thorough records of the incident, including photos, receipts, and any other relevant documentation that may support your claim.

**Communication:** Stay in regular communication with your portfolio consultant throughout the claims process to address any questions or concerns promptly.





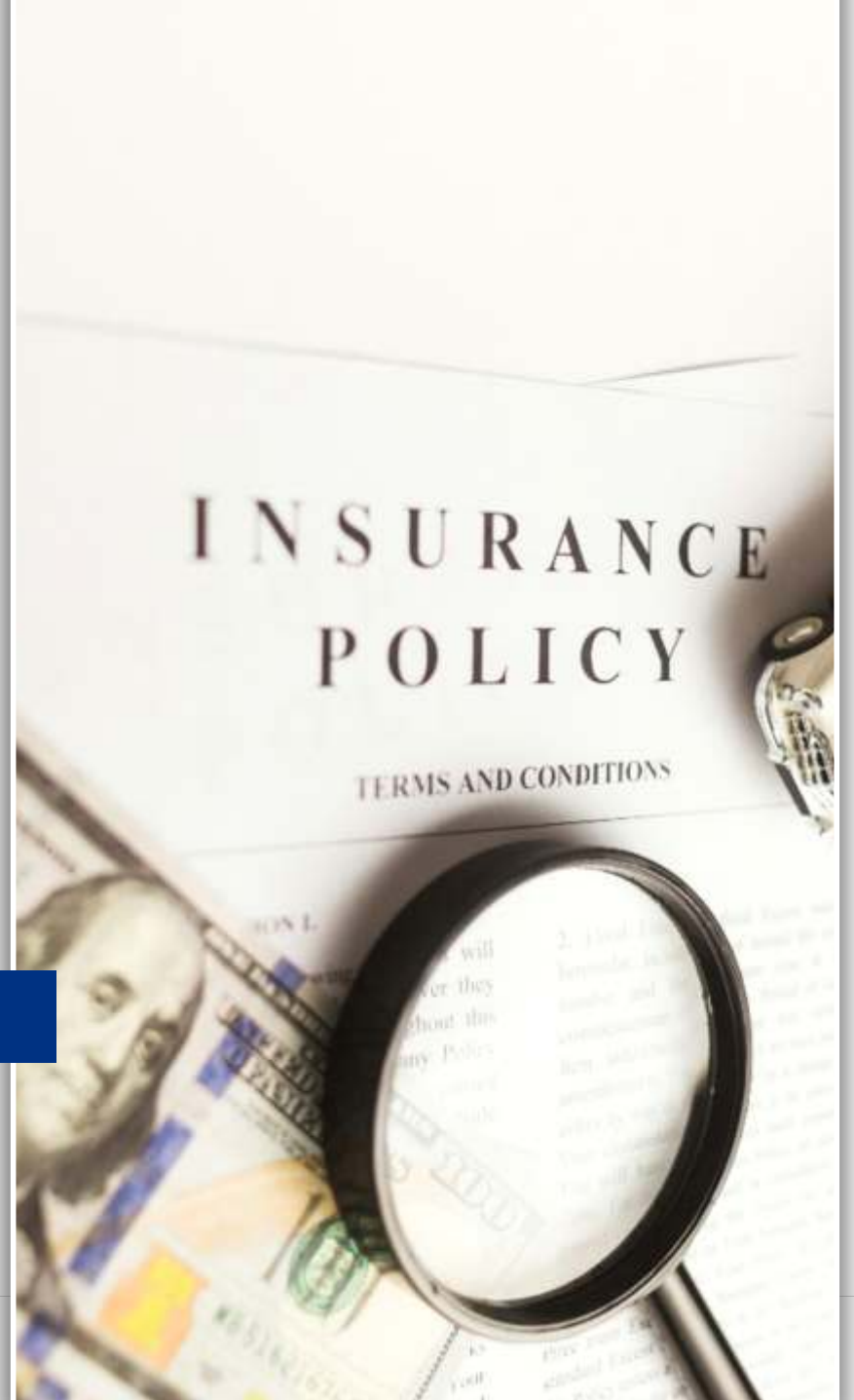
In conclusion, navigating the claims process can be a daunting task, but understanding the steps involved and being prepared can help streamline the process and ensure a positive outcome. By reporting the claim promptly, providing thorough documentation, and communicating effectively with your insurance company, you can help expedite the process and get back on your feet sooner.

**Remember, your portfolio consultant is there to support you in your time of need, so don't hesitate to reach out for assistance if you need it.**



FROM THE DESK OF OUR  
PORTFOLIO CONSULTANT

*Alna Bloem*



## WELCOME ROLANDA

**Hello, my name is Rolanda Kirk, and I'm thrilled to be joining the team here at National Satellite Brokers. Allow me to provide some insight into who I am.**

I am a highly adventurous and outgoing individual who cherishes spending quality time with my loved ones and actively seeks out life's challenges to cultivate new experiences.

Despite my lifelong passion for outdoor activities, particularly sports, I initially doubted my ability to thrive in an office environment. However, during high school, I gained valuable exposure to office dynamics while assisting with various book takeovers for a short-term insurance company during holiday breaks. This experience enlightened me to the possibilities of office work, leading me to realize that I could indeed adapt and thrive within such settings.

After graduating in 2015, I embarked on a six-year journey in a technician position, a role typically dominated by men. I take immense pride in excelling in this field, surpassing expectations and showcasing my capabilities in various aspects of technical work.

In 2021, I seized an invaluable learning opportunity in the short-term insurance industry without hesitation. Inspired by my mother's extensive experience in the field since 2000, I harbored a longstanding curiosity about short-term insurance. When the opportunity arose, I knew it was my chance to make her proud and delve into a field that captivated my interest.

Now in my third year within the short-term insurance industry, I find myself enamored with my work,



driven by a genuine passion to excel and grow each day. What excites me most about short-term insurance is the opportunity to connect with diverse clients and navigate the intricacies of different claims, each presenting unique outcomes and challenges.

I am eager to contribute to the success of National Satellite Brokers, committed to learning more about the nuances of the short-term insurance industry and collaborating with all of you to deliver exemplary services to our clients. I welcome feedback and look forward to fostering meaningful collaborations with my colleagues.

***I am genuinely excited to forge connections with each of you and work together towards achieving our shared goals. Thank you for the warm welcome!***



FROM THE DESK OF OUR  
PORTFOLIO CONSULTANT

*Rolanda Kirk*



# THE VITAL IMPORTANCE OF UPDATING YOUR ADDRESS AND UNDERGOING NEW UNDERWRITING FOR YOUR INSURANCE POLICY

Your address plays a pivotal role in your life, dictating not only where you live but also impacting various aspects of your daily routines, including your insurance coverage. Whether you're moving to a new neighborhood or city, it's essential to recognise the critical importance of updating your address and undergoing new underwriting for your insurance policy.

## ADDRESS ACCURACY: THE FOUNDATION OF INSURANCE COVERAGE

Your address serves as a fundamental piece of information for insurance companies. It affects various factors that influence your premiums, coverage limits, and even eligibility for certain types of insurance. Here's why updating your address is crucial:

**Risk Assessment:** Insurance companies use your address to assess the level of risk associated with insuring your property or vehicle. Factors such as crime rates, weather patterns, and proximity to emergency services can all impact your insurance premiums. Inaccurate address information may lead to coverage gaps or even voiding of your policy, leaving you vulnerable in the event of a claim.

**Policy Customization:** Your new address may come with unique risks or requirements that weren't present at your previous location. Updating your address allows your insurance company to tailor your coverage to better suit your current circumstances and needs.

## UNDERGOING NEW UNDERWRITING: ENSURING ADEQUATE PROTECTION

Underwriting is how insurance companies evaluate and assess risk before issuing coverage or determining premiums. When you move to a new address, undergoing new underwriting is essential for



the following reasons:

**Updated Risk Assessment:** An address change may result in a shift in risk factors that could impact your insurance coverage. Undergoing new underwriting ensures that your coverage accurately reflects the risks associated with your new location.

**Policy Adjustments:** Undergoing new underwriting provides an opportunity to review and adjust your insurance policy to better align with your current needs and circumstances. This may include updating coverage limits, adding additional protections, or exploring discounts available at your new address.

**Compliance with Regulations:** Insurance regulations can vary by location, and certain coverages may be required or recommended based on your new address. Undergoing new underwriting ensures that your policy remains compliant with local regulations and ordinances.

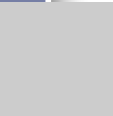
### **STEPS TO TAKE WHEN CHANGING YOUR ADDRESS**

**Notify Your Insurance Company:** Inform your portfolio consultant promptly when you change your address. Provide them with the new address and any relevant details about your new location.

**Review Your Coverage:** Take this opportunity to review your existing insurance coverage and assess whether any adjustments are needed based on your new address.

**Undergo New Underwriting:** Work with your portfolio consultant to undergo new underwriting to ensure that your coverage accurately reflects the risks associated with your new address.





**Stay Informed:** Stay informed about any changes to your policy resulting from the address update and new underwriting process. Ask questions if you're unsure about any aspect of your coverage.

In conclusion, updating your address and undergoing new underwriting for your insurance policy are essential steps to ensure that you have adequate protection in place. Keeping your address information accurate and up-to-date can help prevent coverage gaps, ensure compliance with regulations, and customize your coverage to meet your evolving needs. Don't overlook the importance of these steps when transitioning to a new address—it's a crucial aspect of responsible insurance management.



FROM THE DESK OF OUR  
SALES CONSULTANT

*Darrelle Kelbrick*



# WELCOME CORNE

**Hello, everyone. I'm Corne Liebenberg, an accredited insurance broker with a rich history in the insurance sector spanning back to 2013. Over the years, I've dedicated myself to mastering the intricacies of the industry, culminating in the completion and acquisition of both my RE5 certification and a National Certificate in Wealth Management NQF Level 5.**

My expertise lies in crafting tailored short-term insurance policies tailored to meet the unique needs of both commercial entities and private individuals. I approach each client interaction with unwavering dedication, ensuring that their requirements are not just met, but exceeded, with a blend of skill, care, and diligence.

Joining the esteemed team at NSB is a profound honor for me. I am eager to bring my wealth of experience and passion for client satisfaction to the table, contributing to the continued success and growth of our endeavors. I look forward to collaborating with each of you and forging meaningful connections along the way.



FROM THE DESK OF OUR  
SALES CONSULTANT

*Corne Liebenberg*





I HIT THE GYM TODAY  
BUT I DROVE AWAY BECAUSE I  
**DON'T HAVE  
CAR INSURANCE**

Proudly Associated

Hollard.

auto general

KingPrice  
INSURANCE

Bryte

western  
PERSONAL INSURANCE

Allianz

GUARDRISK  
TAILORED RISK SOLUTIONS

absa

NEW NATIONAL  
INSURANCE COMPANY  
People you can talk to.

CENTRIQ  
INSURANCE INNOVATION

momentum



Discovery

COMPASS

1st for women

OLDMUTUAL  
INSURE

unity

santam

infiniti  
insurance