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### WINTERISE YOUR HOME TO MINIMISE INSURANCE RISK

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Johannesburg

#### ***A stitch in time saves nine***

Winter is well and truly here and the plummeting temperatures usually bring a fair amount of mayhem and discomfort with it. The good news is that with some simple preparations and planning to 'winterise' your home, cold temperatures don't have to sub-zero your pocket or your mood.

Most people get to experience the inconvenience of a burst geyser or water pipes at inopportune times, usually when the temperature has taken a sub-zero plummet in the early hours of the morning. "It's important to remember that there is a difference between buildings and household contents cover. It could well mean that damage to your geyser, pipes, ceilings and so on (building) and damage to furniture or appliances (content) would be lodged as two separate insurance claims, which means that you may need to foot the bill for two excesses," says Mandy Barrett of insurance brokerage and risk advisors, [Aon South Africa](#).

Getting to grips with the terms of your cover is a role best undertaken with a broker who can do a proper assessment of all the technicalities and fine print and advise you accordingly.

#### **In the event of a burst geyser or pipes take the following prompt action:**

- Familiarise yourself with where your water mains and stopcock is located beforehand.
- Switch off the geyser electrical isolator switch on the main distribution board.
- Turn off the water mains and the stopcock fitted to the inlet pipe of the geyser.
- Open all the hot water taps in your house to relieve the pressure inside the geyser.
- Move as much of your furniture and other valuables away from the water.
- Contact your broker and make arrangements for an accredited plumber to assist you. Aon offers a 24-hour incident line so you can call for immediate assistance, 24/7.

Another aspect to consider when replacing a geyser is an upgrade to a green, sustainable energy solution, especially with the recent announcement that electricity prices are set to increase by as much as 25%. "Insurers, such as Santam, are offering clients the opportunity to replace their damaged geysers with solar or heat pump options, allowing you to pay in the difference between the insurance pay out and the cost of the green water heating system," says Mandy.

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Load shedding is set to be another hurdle that South Africans will have to contend with during the approaching winter months. Few are however aware that load shedding can potentially compromise the safety and security of your home. In an extended outage, the battery back-up on security equipment such as electric fences, alarm systems, security cameras and outdoor motion passives may well run out before power is restored.

“Should you experience a burglary or robbery during this time, you could find yourself holding the short end of the stick if your insurance coverage terms don’t specifically provide for circumstances that are beyond your control. It’s essential to check with your insurer or broker exactly what your policy covers you for,” warns Mandy.

Homeowners are opting to beat power cuts by acquiring back-up and renewable energy solutions – from generators through to sophisticated solar photovoltaic (PV) and inverter solutions. “As with any industry that sees sudden and significant demand, criminals have not missed the opportunity to cash in by selling stolen property to consumers looking to save a quick buck,” says Mandy.

“If you have acquired any of these assets, make sure that your sum insured on your homeowner’s policy is sufficient to cover the replacement of the building along with any new fixtures and fittings. It is also advisable to adopt appropriate security measures to safeguard your investment such as chaining your generator to a solid object or housing it within a lockable metal cage,” Mandy urges.

The services of a professional broker could well prove to be invaluable in evaluating your exposure to the challenges that the encroaching winter months bring. “A professional broker will be able to facilitate the making of a well-managed insurance programme that accounts for your unique needs and risk profile, while matching your available budget. Your broker will also be able to confirm exactly what you are covered for and whether any exclusions or special conditions exist on your policy. A broker can ensure that you are in good hands and that there are no surprises waiting for you when you claim,” says Mandy.

As a strategic alliance partner, Terrance Booysen, CEO of CGF Research Institute concludes by saying, “the advice and guidance of an independent professional broker is invaluable in doing a thorough needs analysis to ensure your policy provisions meet all your requirements as they evolve.”

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For further information please contact: Aon South Africa (Pty) Ltd | Risk Solutions. Call today on 0800 400 400 or email [quoterequest@aon.co.za](mailto:quoterequest@aon.co.za) to check if you are adequately covered.

### **About Aon South Africa**

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