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## ADVERTORIAL

### DON'T BECOME A VICTIM OF OPPORTUNISTIC CRIME

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Hardly a day goes by in South Africa that someone does not become a victim of opportunistic crime. Social media channels such as YouTube are awash with video clips of incidents captured by onlookers, such as this [smash and grab](#) incident which took place on Witkoppen Road in Fourways during peak hour traffic. It begs the question of how we can protect ourselves from falling victim to the spate of opportunistic crime that seems to be an everyday event in South Africa.

"Many of us travel with items such as cameras, ipods, laptops, tablets, smart phones, designer handbags, sunglasses and so on, in our vehicles," says Mandy Barrett of insurance brokerage and risk advisors, Aon South Africa. "The risk posed by these items can be significant and surprising when one considers that one insurance underwriter recently settled a R50 000 claim for a designer handbag and its contents. The increased value of designer goods and tech gadgets such as handbags, apparel and computing equipment is a key reason to review the 'All Risks' section of your insurance policy and make sure you are appropriately covered for any loss," explains Mandy.

"Many people insure portable items such as smartphones, laptops, tablets and the like under the household contents section of their insurance policy. However, once these items are removed from your home for whatever reason, they cease to be covered unless you have specified them under the 'All Risks' section of your policy," advises Mandy.

All Risks cover is an aspect of everyday insurance covers that's frequently overlooked and often the items we are referring to are high value. "Remember that household contents cover means just that – the contents of your home that stay within your home. All risk cover is different, although it often applies to the same item. Also, don't forget that most policies offer an Unspecified All Risks section for smaller items, such as the contents of a handbag. Talk to your insurance broker about updating your policy to ensure you're covered for all those valuables that may travel with you, out of your home," advises Mandy.

While it is pertinent to confirm what exactly you are covered for in the event of a smash and grab, there are some important precautions that you can take to avoid becoming a victim of this opportunistic and frightening crime:

- Keep all valuables out of sight, preferably locked in the boot of your car.
- Be aware of suspicious behaviour at intersections or if you are stuck in a traffic jam near a bridge or embankment. Turn the music down and pay attention to your surroundings.
- Keep your doors locked at all times.
- If you are driving an older model car, ensure that your boot is locked as many criminals try their luck with unlocked boots while moving through the traffic.
- Consider fitting your vehicle with smash and grab protection for your car windows.
- If you don't have smash and grab tinting on your windows, open your windows slightly, which will make the glass more pliable and resistant to shattering.

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- Always leave a gap between yourself and the vehicle in front of you, in case you need to make a quick getaway.
- If you are unfortunate enough to become a victim of a smash and grab, remember that your safety comes first. Do not attempt to pursue or apprehend the criminal as they may be armed or have accomplices close by – the tablet or phone simply is not worth risking your life.

“If you should fall victim to a smash and grab, report the incident to the police immediately, and get in contact with your insurance to have the damage repaired as soon as possible,” advises Mandy. “For many it is a traumatic experience to fall victim to a smash and grab, so do not hesitate to seek counselling to cope with the post traumatic stress,” says Mandy.

As a strategic alliance partner, Terrance Booysen, CEO of CGF Research Institute says, “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.” He continues saying, “with the increased levels of unemployment and opportunistic crime, it is critical to re-assess your policy, furthermore ensuring you have the right insurance cover in place, coupled with professional advice to protect your hard earned assets.”

“Amongst the ‘gloom of dark days ahead’ however, the great news is through Aon Private Insurance Broking, CGF’s valued members and constituents have access to Aon’s professional services at preferential rates which is offered through CGF’s Governance Connect® mobile application,” concludes Booysen. **ENDS**

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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.

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