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POWER CRISIS: CATCH 22

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Criminals target generators and solar panels for resale on the black market

As South Africa's power crisis deepens, businesses and households are opting to beat power cuts by acquiring back-up and renewable energy solutions – from generators that cost around R6k and upwards, through to sophisticated solar photovoltaic (PV) and inverter solutions which start from around R100k. But 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. Generators are being stolen out of gardens and solar panels are disappearing off rooftops. "It's essential that homeowners check that their sum insured is sufficient to cover the replacement of the building along with any new fixtures and fittings," says Mandy Barrett of insurance brokerage and risk advisors, [Aon South Africa](#).

It is essential to keep your insurance covers up to date, especially when additions are made to your home or property. "Additional home improvements will either increase your homeowners insurance, or will increase your household contents replacement value, depending on whether the home improvement is a fixed feature or a portable solution like a generator. Check with your insurer whether the sum that you are insured for adequately covers any home additions. It is also prudent to check whether any exclusions exist in your insurance schedule for specific items. If you are unsure, engage the services of a professional broker who is equipped to guide you through the process and ensure that you are not left out of pocket," urges Mandy.

Any addition of an alternative energy solution to your home will most likely require the assistance of an electrician. "You may unwittingly open yourself up to insurance problems that could arise out of using dubious electrical contractors, if you don't know what to look out for. If there is an instance where corners are cut or an alternative energy solution is incorrectly wired into your home, you may run the risk of a loss occurring, perhaps even a major one," says Mandy. "Make sure the people you use are reputable service providers who are bona fide members of their respective representative organisations, such as being a member of the Electrical Contractors' Association (ECA)," says Mandy.

Taking appropriate security measures to safeguard your investment against would-be criminals is also strongly advised. "A generator should be chained to a solid object or housed within a lockable metal cage," says Mandy. "Ensure that your security gates and electric fencing are always in working order, and arm your property alarm whenever you leave the premises. In this regard, outdoor, pet-friendly alarm sensors are a great addition to your security measures, and will pick up any unwelcome visitors before they have a chance to get inside your property."

Says Terrance Booysen, CEO of CGF Research Institute, "taking precautionary steps to safeguard your power generation solutions against opportunistic criminals is highly recommended, as is speaking to your broker to ensure you have the correct covers in place." As a strategic alliance partner, Booysen 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." **ENDS**

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