



FOR PROFESSIONALS
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AVOID FINANCIAL LOSSES RESULTING FROM HAIL AND STORM DAMAGE

2 December 2014: Summer in South Africa is upon us, bringing with it the potential for significant rain and hail storms across most parts of the country. As a result, it is essential for consumers to educate themselves about preventative measures they can take to protect their assets from these devastating events.

This is according to Nazeer Hoosen, Executive Director: PPS Short-Term Insurance, who says that summer storms and hail have caused severe damage to homes and vehicles across South Africa in the past few years. “Damage from these storms can often lead to very expensive repairs and, without adequate insurance cover, this can place consumers at serious risk of financial loss.”

Using a recent PPS Short-Term Insurance claim as an example, Hoosen says that a client’s total bill to repaint and repair their house in Pretoria following hail damage totalled R185 000. “The hail hit the walls of the house so hard that the paint was chipped off and also resulted in approximately 50 windows being broken. Following a full investigation, it was found that this was not as a result of negligence or poor paintwork, which clearly shows the magnitude of damage a hail storm can cause to a house.”

Hoosen advises that homeowners who live in areas that are susceptible to lightning, especially the Gauteng and Highveld regions, should consider various preventative measures to ensure they protect their homes and the contents therein against damage. “Sometimes it is a good idea to have lightning conductors installed on the property, especially for thatch roof homeowners, as the risk of lightning causing a fire in such a structure is quite high.”

Consumers living in these areas should also contact their insurance provider to determine to what extent their insurance policy will cover damage caused by heavy storms and lightning, he adds. “Electric gates, garage door motors and appliances like TV sets and PC’s can easily be damaged following a direct lightning strike. Therefore, homeowners must ensure that their insurance policy includes cover for this type of damage in the event of lightning.”

Hoosen points out that it is also important for homeowners to make sure that the water flow around the house is flowing in the right direction towards proper drainage, to ensure that no water flows into the house in the event of heavy rainfall. “All drains and gutters should be unblocked in order for rain water to run away from the house. Homeowners should conduct special inspections on the gutters and drains,

especially after the winter months when debris is more prone to build up in roof gutters and drainage systems.”

He says that consumers can also implement various preventative measures to mitigate the damage that heavy storms can cause to their vehicles. “Consumers need to be attentive for any warnings issued by the South African Weather Service of severe storms or hail. Should a warning be issued, vehicle owners should take the necessary precautions to park their car in a safe place that is sheltered against hail.

“While preventative measures can assist to mitigate or minimise damage as a result of storms or hail, it is vital for consumers to always check the wording in their insurance policies to make sure that they have the necessary cover for these types of claims,” concludes Hoosen.