

## **DON'T BE CAUGHT IN THE DARK WHEN IT COMES TO POWERCUT PRECAUTIONS**

*Santam advises South Africans to take adequate steps to protect property during load shedding*

Cape Town, 19 June 2018: Santam, the leading short-term insurer, says South Africans need to mitigate the damages caused by load shedding by being prepared prior to power going off. Eskom has announced that rotational load shedding will be on-going for the next ten days due to the power grid needing to stabilise following strike action. In light of this, Santam has identified the big risks for businesses and households according to a survey it conducted during 2015's lengthy load shedding period.

The survey results revealed:

- 63% of respondents did not switch off their appliances before load shedding to prevent power surge damage. A third of respondents said their appliances were damaged following power loss.
- Only 21% used generators, and, of these, a full 30% were unsure whether their generators were SABS certified and properly connected.
- Many South Africans said they made use of alternative light sources that are potentially a fire risk – 65% of the survey respondents used candles, 24% used gas lamps and 18% made use of paraffin lamps.
- Alarms were an issue: respondents with alarms didn't make contingency plans and were left vulnerable when their alarms were off; people failed to check and charge the back-up batteries to ensure their alarms were functioning properly. All alarm systems should have a back-up battery that should be tested regularly and replaced if needed.

Marius Neethling, Personal Lines Underwriting Manager at Santam, says, "Load shedding results in increased risk of damage to sensitive electronic items as well as fires. Opportunistic crime as a result of security systems not operating properly might also increase as it increased in 2015." He urged households to take extra precautions to manage their risk and protect against losses resulting from load shedding.

From 2007 to 2014, when a lengthy load shedding period occurred, robberies (taking of property involving person-to-person interaction with force/ intimidation/ coercion) at non-residential premises increased from 6,689 to 18,476 incidents; robberies at residential premises increased from 12,761 to 19,191; burglaries (entering a property with the intent to commit theft) at non-residential premises increased from 58,438 to 73, 684; and burglaries at residential premises from 249, 665 to 259, 424 incidents.

Neethling provides the following tips to minimise damage and loss during load shedding:

- Arriving or leaving home: Ensure that you are especially alert when arriving or leaving your home after dark as the street lights and your outside lighting may not be functioning.

- Automated gates and garage doors: Ensure that you have alternative ways to enter and exit your home if your electric security gates and garage door are not functioning due to load shedding. Keep the keys to the gate motors in an accessible place.
- Contact your security company: If you feel unsafe at any time during a power failure, contact your security company by contacting the control room emergency number.
- Alternative light sources: Invest in solar, camping, battery-operated or LED lights, which are much safer than candles or paraffin lamps.
- Generators: Make sure your generator is professionally installed and never store more than 20 litres of fuel in your house. Test your generator frequently and remember to have a fire extinguisher of at least 4.5kg on site.
- Surge protection: You can buy a surge protector for your electric mains board, as well as surge protector plug adaptors, at most leading hardware stores. Surge protectors on the electrical wiring/DB boards should be installed by a certified electrician, but not when surge protector plugs are used. Electric fencing: Your electric fence should have a back-up battery, which needs to be tested regularly and replaced if needed.

“Santam remains ready to assist policyholders with any claims resulting from power cuts. For example, if additional cover is taken out, we will protect household contents against power surges,” says Neethling. Limited cover is provided under the Buildings and Contents sections of the policy as part of the standard cover under the Personal policy. The client has the option to increase the limit of this cover at an additional premium. Commercial policies also provide limited cover under the Fire section for the following sections: Fire, office contents, electronic equipment and business interruption.

Santam will also:

- Protect machinery from power surges if additional optional cover is taken out. This will protect against accidental damage to machinery and equipment used for domestic purposes, such as swimming pools, Jacuzzis, boreholes, sprinkler irrigation systems and electric gates.
- Cover the contents of fridges and freezers if there is accidental spoilage due to a change in temperature if the power cut exceeds a period of 24 hours.

“To prevent unforeseen damage and losses, we urge households to revisit their insurance cover and obtain advice from their brokers to take into account different circumstances and risk situations which may arise as a result of power cuts,” Neethling concludes.

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