

# Holiday Buddy

Holiday News from Aon Household & Motor Insurance

## Editor's Turn



**Mandy Barrett**

## Introduction – Holiday Buddy

As 2015 winds to an end we would like to take this opportunity to wish you and yours a joyful festive season and a prosperous New Year!

In hoping that all your activities during the holidays run smoothly, we have compiled a Holiday Buddy to give you a few things to consider before you hit the open road. May you have safe travels wherever you are heading this holiday season and return refreshed and ready to tackle 2016.

## Embrace good driver behaviour this holiday season

South Africa's sobering road accident statistics, especially over the festive season, draws attention to good driving habits. A large proportion of accidents are avoidable and are as a result of motorists speaking on their cell phones while driving, second to speeding and driving while tired. Following are a few tips to consider to get you safely to your destination during the holidays.

### Road safety tips:

- Get enough sleep before your trip and make regular stops to stretch your legs and refresh your mind.
- Avoid speaking on the phone, but if you absolutely have to, use a hands-free mobile kit.
- Avoid texting on a phone while you are driving.
- Do not speed. According to Arrive Alive, speeding is regarded as a factor in nearly one-third of all fatal crashes which absolutely does not warrant the risk.
- Take note of road signs and markings.
- Never drive under the influence, as it severely impedes your ability to respond to circumstances on the road. Rather call a friend for assistance or consider a taxi service or a rideshare solution such as Uber.
- Have the vehicle serviced and thoroughly checked before your vacation trip and ensure that oil, water and brake fluid levels are sufficient.
- Check the tread on your car's tyres.
- Keep your roadside assistance card nearby and find out what the emergency numbers are of places on route and at your final holiday destination.

## Car remote jamming is still a very real practice

It is important to remember that incidents of car remote jamming are still prevalent and it seems as if criminals are not holding back on when and where they target their victims. Even crowded parking lots where you are doing last minute Christmas shopping and busy stop overs where you may enjoy your first official breakfast on route to holiday destinations are no deterrent for criminals who can empty your parked vehicle of its valuables in a matter of seconds.

Aon receives numerous reports from distraught clients that have fallen victim to remote jamming. It involves the blocking of car remotes using a household remote. Both remotes operate at a 400 megahertz frequency which effectively prevents the locking action of your car from being activated. Criminals then have easy access to the vehicle and any valuables inside of it without any forced entry.

Areas that are targeted include shopping centres and service stations on route to holiday destinations as we all leave valuables such as swimming bags, luggage, wallets, iPads and gear in our cars while we buy a snack at the forecourt store. Criminals are usually parked close by looking for targets, and casually walk up and help themselves, in most instances not even drawing anyone's attention.

The only real defence against falling victim to remote jamming is to mitigate the risk by being aware of the practice and personally checking that your vehicle's doors are locked. Make sure you hear the beep of the alarm system and the audible sound of the locking mechanism. Physically check the doors and boot to make sure they are locked.

**AON**  
Empower Results®

## What to do in an accident

It is something that many of us do not consider, but if the unthinkable happens and you find yourself in an accident, please make a mental note of the following steps to follow. It is often much harder to obtain or even clearly remember the details of an accident after the fact, making it crucial to be thorough in your efforts

### Immediately after an accident:

#### Stop

- Pull over to the side of the road and make sure you are safe from passing traffic.
- Put your hazards on.
- Call the police, if necessary.
- Call an ambulance if medical assistance is needed.

#### Talking to people involved

- Never accept liability in an accident – it is the job of the insurance company to work out who is responsible.
- Ask for the driver's licence and/or ID book and take a photo.
- Ask the other driver who he/she is insured with.
- Provide your details too.

- If there are any witnesses, obtain their names and contact information.
- Let your family and loved ones know what happened and arrange for someone to come and help you.

#### Collecting information

- Take photos, where possible, of the damage and scene as well as important documents such as the licence disk, the driver's licence and so on.
- Take down the details of the make, model and colour of the car.
- Write out a detailed recount of how the accident happened before you forget any details – include things such as lighting, weather, time of day, road conditions and so on.
- Make sure you report the incident to the police within 24 hours and get a case number – this is essential for both parties to do.

It is important to discuss these finer details with your broker to confirm exactly what would happen if you are in an accident. You can also rest assured that your insurer and broker will handle all third party dealings on your behalf in order to recover your excess and reinstate your no-claim bonus if the accident was not your fault.



Need an obligation-free  
Household & Motor Insurance quote?

SMS "insure" to 31762 and we'll call you back.\*

0860 100 404

✉ [quoteme@aon.co.za](mailto:quoteme@aon.co.za)

🔍 [aon.co.za](http://aon.co.za)

\* SMSs charged at R1.50; free SMSs do not apply.  
Aon South Africa (Pty) Ltd is an Authorised Financial Services Provider (FSP #20555).

## How much is in your luggage?

Ask anyone whose luggage has gone AWOL at an airport or who have fallen victim to car jamming on route to their holiday destination, what an absolute frustration it is – beyond the significant monetary loss - to spend the first days of the holiday in crowded shopping centres, trying to replace gear, Christmas gifts and a shattered holiday mojo.

It is easy to overlook the importance of insurance cover for your goods that you take out of the home on vacation. When travelling with clothing, handbags, luggage, jewellery, watches, cell phones, cameras, iPods, laptops and the like, take the time to check that your valuable possessions are covered against theft, loss or damage outside the home. Perhaps even include it in your household and motor insurance review, paying special attention to the difference between household contents cover and All Risks items.

Remember that household contents cover means just that – contents that stay within the home. The minute an item is removed from your home, it ceases to be covered under household contents unless it is specified under the All Risks section of your insurance policy. All Risks cover is different, even though it may apply to the same items. Should a camera be lost in a burglary, for example, it would be covered under your household contents insurance. But that very same item, removed from your home and taken along on summer vacation, ceases to be covered unless it is specified under the all risks section of your policy.

It's also important that all risks items such as your jewellery or watches are regularly re-valuated by a professional valuator. With the current Rand/Dollar exchange rate, such items can easily cost up to 25% or more to replace than when you originally purchased them. Take the time to review these covers in order to avoid being significantly under-insured.

Keep valuation certificates in a safe place as these are required by your insurer at claims stage in the event of loss or damage. It's always a good idea to retain documentation such as purchase invoices or user manuals that would facilitate proof of purchase and ownership and simplify your claims experience. In the case of electronics such as phones, iPods and tablets, it's always handy to photocopy or take photographs of the items as well as the packaging detailing serial numbers, models and so on. Don't forget to update an insurance policy with any new items or upgrades.

### Some tips to keep your items secure this holiday season:

- Check whether the 'All Risks' section of your policy covers items on a worldwide basis if travelling abroad.
- Check whether the policy offers an unspecified 'All Risks' section for smaller items, such as the contents

of a handbag. But remember that a R100 000 diamond ring does not qualify as handbag contents.

- Keep your valuable jewellery in a locked safe when not worn. If travelling, confirm that the hotel/ accommodation has safe-keeping facilities available in the room.
- It's always advisable to keep valuables on your person when you travel. If this is impossible, spread valuables out amongst bags to reduce the loss in the event of a bag being stolen or lost.
- The same goes for credit cards and cash. Keep wallets on your person or in hand luggage, but also have emergency cash and some other cards spread out over other bags.
- If you are staying in a hotel room, pack important items such as jewellery, electronic items and wallets away in luggage and place it in a lockable cupboard/ locked safe.
- Padlocks can also be really useful to keep your belongings safe.
- Be diligent and observant of surroundings and people.
- Notify your broker or insurer of any incident as soon as possible, within 60 days of the event.
- When travelling abroad it is important to have travel insurance in place to cover you for medical emergencies, luggage cover in addition to cancellation and curtailment cover.



# Have you made your holiday list?

## Prep like a pro

While we know everything is crazy between the last minute shopping and travel arrangements, it's wise to take a moment to tick some important matters off your holiday checklist in preparation of the surf and sun. Crime never takes a break and with this in mind we suggest the following pre-holiday check list to help you keep your risks to a minimum:

### From the outside:

- Hide the tell-tale signs that you are going away by cancelling deliveries of newspapers and such.
- Social media feeds can also increase your risk of break ins so don't advertise the fact that you are on vacation.
- Leave a spare set of keys, as well as a contact address and phone number, with a trusted neighbour or friend in case of an emergency, such as a power failure, fire, burglary, geyser burst or resetting your alarm.
- Test your security company's response to your alarm.
- Lock away garden tools that can be used to force doors or windows open.
- Consider the lighting outside your home and consider the inclusion of day-night sensors or motion sensor lights.

### Inside the home:

- Appoint a reputable house sitting service to switch your lights on, feed pets, clear post boxes, water plants and put out rubbish bins on collection day – and inform you of any problems.
- Disconnect computers, TV's and other lightning sensitive equipment including TV aerials, it will also help save on your utility bills.
- Record the description, serial numbers, make and model of your big ticket electrical appliances.
- Unload the fridge or freezer to avoid deterioration of items due to a power failure.
- Don't forget to pay your water and lights bill.
- Immobilise any vehicles that are left behind.
- Place any weapons, valuables and important documents in a safe or a bank safety deposit box.

### On the road:

- Arrange insurance cover for an expensive Christmas purchase before leaving a shop.
- Check that your 'all risks' cover is in place for any gear such as cameras, sunglasses, cell phones and so on that you are taking on vacation.
- Take the number of a 24 hour Incident Management Centre with and leave details with a neighbour.
- Check that your vehicle's tracking device is operational.
- Pay any outstanding traffic fines that you may have.
- Ensure that your driver's licence is valid and if you are travelling outside SA, check the territorial limits of cover regarding cross border requirements – some countries insist on license papers or proof of insurance.