



# PowerBuddy



Energy savvy news from Aon Household & Motor Insurance

## Editor's Turn



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South Africa has been contending with **load shedding** for a while now and the situation is unlikely to change in the short term. The best you can do is keep yourself and your assets **safe** – with the **tips** in this newsletter – and make the downtime work in **your favour** (we give you some **great ideas** for the latter too!).

## Be **load-shedding** savvy –make sure you're **covered** when the power's out

For the foreseeable future, **load shedding** is a South African institution. It's inconvenient and frustrating to be sure, but the upside is spending quality time with the family around a candle-lit table or rediscovering the Milky Way without the intrusion of city lights.

However, before you make peace with load shedding, first make sure that you are properly insured against the **safety and security risks** that come with power failures.

For example, during an extended episode of load shedding, the **battery backup** on security equipment such as electric gates and fences, alarm systems, security cameras and outdoor motion passives may well run out before the power is restored. Not surprisingly, **opportunistic criminals** plan burglaries or robberies according to load shedding schedules. That's why it's so important to double check that your **insurance cover** specifically provides for circumstances that are beyond your control.

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## In the market for a **generator** or **solar panels**? Read on...

Are you considering investing in a **generator** or perhaps even a **solar solution** to keep the lights on during load shedding? Then take note: 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**.

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 some generators. 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** to guide you through the process and ensure that you are not left out of pocket.

Equally important is making sure that the installation of your alternative energy solution is handled by relevant **professionals**. 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**.

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).

And one last thing before you head off to the shops: make provision for appropriate **security measures** to safeguard your new asset against would-be criminals.



## How to **stay safe** when the lights go off

Don't let extended power outages compromise your safety and security – rather implement these **simple tips** to keep you out of harm's way when it's your turn for load shedding:



Invest in **emergency lighting** – for obvious reasons, criminals tend to sidestep well-lit areas.



Install and maintain **battery backups** on alarm systems, electric fencing, automated gates, security cameras etc.



Use a **padlock** to **manually lock** gates that have been switched to manual during an outage.



**Switch off appliances** that are susceptible to a power surge when you leave your home or go to sleep.



**Install surge protectors** to protect computers and other electronic equipment.



Be vigilant when using **gas and open flames**.



When transporting **valuable items**, keep them **in your boot** to protect yourself against smash-and-grabbers during slow traffic.



Be **vigilant** when exiting your vehicle to **manually open your driveway gate** as this can increase your exposure to possible hijacking or armed robbery.



Understand the **terms and conditions of your insurance cover** and how your policy will respond in the event of a loss during a power outage. A **professional broker** will offer true value and guidance in helping you to prevent loss.



## Load shedding?

You don't have to think long and hard to come up with **tons of things to do** when load shedding hits your neighbourhood – here are a couple of ideas to get you started. **Enjoy!**

 When last did you indulge in a long, relaxing **bubble bath?**

 Create **shadow puppets** by candlelight.

 Secretly longing to play a game of **Snakes & Ladders, Monopoly** or **cards?** Well, now's your chance! (Also see p4.)

 **Read a book**, or, if you have kids, read a book to them... or make up your own story and get the kids to contribute.

 Clear out your **MMSs, SMSs** and **emails** on your cellphone... and how about updating your **contacts?**

 Get in touch with **nature** – do some gardening, go for a walk or visit a park.

 Invite neighbours over for a good old '**bring-and-braai**'.

 Practice a couple of **yoga moves** or engage in some **stretching exercises**.

 Experiment with **meals that don't require electricity** to prepare – another great family activity.

 Have a **long telephone conversation** with a dear friend or family member.

 Catch up on some **sleep... zzzzzz**.

 Do a spot of **spring-cleaning...** or wash the car.

 Sit outside (somewhere safe of course) and **gaze at the stars**.

 And we've saved the best for last: **Do nothing**, just be content...

## Be load-shedding savvy

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Consumers may be **penalised** at the time of a claim if their security system is not functional and they experience a burglary or break-in during a power outage.

Therefore, be load-shedding savvy, and check with your insurer exactly what your policy covers you for should you have a claim resulting from a **burglary that happened during a power failure**. If you are unsure, engage the services of a professional broker who is equipped to guide you through the process and the jargon.

As an example, your policy may very well specify that the alarm has to be armed if your home is left unattended. If these conditions are not adhered to under normal circumstances and a burglary takes place, the client may be subjected to additional compulsory excess payments, claim rejection or the settlement being dramatically reduced. But the key term here is '**normal**

**circumstances**'. This condition should **not** be applicable if the alarm malfunctions due to a defect or circumstances unknown or beyond the control of the insured – such as an extended power outage. If you are insured on one of the products Aon has designed with you in mind, you can rest assured that we have you covered.

If you have invested in renewable energy products such as a **solar geyser**, you should also make a point of confirming whether or not these items are insured.

A professional broker can add tremendous value in the advice process and guide you towards a thorough understanding of the terms and conditions of your cover. Good advice is always a **great investment**.

The bottom line? **Double-check** that your assets are **properly insured against load shedding**... and rediscover the simple joys in life that no amount of electricity can make up for (see above)!

## Generate some **brainpower** with a game of **Sudoku**

Haven't played in a while? No worries – here's a quick reminder **how it works**: enter numbers into the blank spaces so that **each row, column** and **3x3 box** contains the numbers **1 to 9**. Good luck!

2	1	3			9			
	8			7				
5	7		6	3	8	2	1	
8			4	1				
	9						2	
				5	2			1
	6	5	1	8	4		9	2
				2			7	
			7			4	6	8

		9						
7				4	6			2
			1	8		3		
5	7	2	4			8		
	4						7	
		8			7	5	3	4
		1		9	5			
6			7	1				3
						1		

Source: <http://www.websudoku.com/>