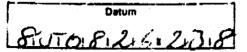
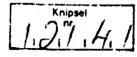
## INSTITUUT VIR EIETYDSE GESKIEDENIS

Die Universiteit van die Oranje-Vrystaat

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**Business Day** 

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## ners take cover against

DESPITE soaring insurance premiums, most South African property owners are now insured against politically-motivated damage.

This is the interpretation of the SA Special Risks Insurance Association (Sasria) of the fact that property owners in riot-torn Natal have not rushed to take cover.

For insurers it's a booming business. Riot cover more than doubles normal insurance (fire risk) premi-

The majority of bond holders, both banks and building societies, make it

## ALIGON GOLDBERG

a condition of the bond of any property, that the borrower take out political riot cover.

tical riot cover.

JH Isaacs Insurance Brokers claim 60% of the 800 commercial properties on their books are covered against such a risk. Of all the properties it insures, both residential and commercial, as many as 80% have this type of cover.

Rates run at 0,025% on domestic properties and 0,1% on commercial properties. For example, an institu-

tion or property fund insuring R80m of prime CBD property, which normally pays R60 000 a year, spends a further R80 000 a year or riot cover.

Political riot premium on a R100 000 house is R25 per annum in addition to normal fire insurance on the house at R150.

In the light of the present unrest, industrial and commercial property owners feel that they are the prime targets. But insurance brokers are advising all owners of moveable and immoveable property to take out political cover.

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