to look at extra cover

Protection against violent protests needed

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OUTH African motorists have been urged to have an "add-on extra" to their car insurance policies to cover their vehicles during social upheavals.

Short-term insurance specialist Warwick Scott-Rodger's advice comes after vehicles were torched during several protests in Limpopo.

About 15 trucks, 12 light vehicles, a bus and a police armoured Nyala were set alight in three Limpopo towns since last month.

Several police vehicles were also damaged when protesters pelted them with stones, police spokeswoman Colonel Ronel Otto said yesterday.

She said a truck was torched on Monday night in Steelpoort near Burgersfort.

"The driver of the truck was treated for shock at a nearby clinic," she said.

Steelpoort residents have been protesting since last week by blockading the R555 road with rocks and burning tyres. They were demanding tarred roads in villages, and jobs from mining companies in the area.

Yesterday, all was quiet.

Otto said police had maintained a heavy presence, particularly in Steelpoort, where 25 residents were arrested on public violence and malicious damage to property charges.

Mineral Resources Minister Ngoako Ramatlhodi's visit to the area last month appears to have have failed to defuse the



STEPPING IN: Mineral Resources Minister Ngoako Ramatlhodi

volatile situation.

In Phalaborwa, residents went on the rampage after a mining company decided to build a new plant away from

Further north, residents of Vuwani township protested over the Municipal Demarcation Board's recommendation to merge the area with the Malamulele township to form a new municipality.

The recent riots in Vuwani are reminiscent of the earlier lockdown in Malamulele.

Order returned to Malamulele only after authorities acceded to residents' demands to have their own municipality, separate from the Thulamela Local Municipality

As the violent protests continued, motorists often became caught in the crossfire.

Scott-Rodger, head of Dial Direct Insurance, urged drivers to ensure they were affiliated to the South African Special Risks Insurance Association (Sasria).

It is a state-owned entity that

provides insurance for damage incurred during politically motivated acts, political riots, terrorism, and non-political perils such as strikes and labour dis-

Scott-Rodger said motorists should ensure Sasria cover was

included in their policies. "If they're not properly covered. their insurance company might reject claims for damage or loss incurred during a strike, civil unrest or protest."

He said Dial Direct automatically included Sasria in its car

insurance policy as long as "your vehicle is financed, and you tell us this during the underwriting stage of your policy".

Scott-Rodger said that with Dial Direct Insurance, Sasria would add only R7 to the monthly premium.

"If your car isn't financed at the time of taking the policy, or if you're insuring your house or home contents, then Sasria cover is optional. After the vehicle has been paid off, your Sasria cover continues for as long as your insurance policy does.'

