

# How to insure vehicle against protest damage

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A SHOCKING study conducted by the Institute for Security Studies reveals that South Africa has had more than 1 000 violent protests between 2013 and 2015.

The total number of protests between those years was a staggering 2 880.

These statistics have had citizens asking themselves how their vehicles can be protected during violent protests.

It has been reported that during some of the protests vehicles belonging to members of the public were vandalised by protesters. In some instances houses were burnt, with a recent case being that of a councillor in Lusikisiki in the OR Tambo district.

Dialdirect spokeswoman Bianca de Beer said their clients were informed about the South African Special Risks Insurance Association (Sasria) which covers them should a protest affect them personally.

Sasria is a state-owned entity that provides cover for loss or damage to insured property as a direct result of civil unrest, including rioting, strike action and public disorder.

Sasria is the only insurer in South Africa that provides cover for any damage caused during these incidents.

According to De Beer, the cover is included in the client's car insurance policy, with the cover continuing even after the vehicle has been paid off – provided the client continues with the insurance policy.

"Because of the unpredictable and often chaotic nature of these incidents, both private and public property can suffer expensive damage. It is for this reason that we encourage people to ensure that Sasria cover is included in their insurance policies so that they are covered should the matter affect them personally."

OUTsurance spokeswoman Natasha Kawulesar said the Sasria cover was also automatically included in all sections of their clients' cover.

Executive manager at Sasria's stakeholder management division, Thokozile Ntshika, said it was important for South Africans taking out short-term insurance to ensure they had Sasria cover.

