

# Secure insurance in protest climate

## Upswing in violence necessitates client cover

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**A** SHOCKING study conducted by the Institute for Security Studies reveals that South Africa 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 had citizens asking themselves how their vehicles can be protected during violent protests when they find themselves in the middle of such situations.

It had been reported that during some of the protests vehicles belonging to members of the public and politicians were vandalised by protesters. In some instances houses were burned, with a recent case being that of a councillor in the small town of Lusikisiki in the O R Tambo district.

The Saturday Dispatch tried to find out from motor insurance companies whether their clients were covered for such occurrences.

Dial Direct spokeswoman Bianca de Beer said South Africa has been dubbed the protest

capital of the world. For this reason, 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 automatically 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 their insurance policy.

"If they're not properly covered, their insurance company might reject claims for damage or loss incurred during a strike, civil unrest or protest. If your car isn't financed at the time of taking the policy, or if you're insuring your house or home contents, then (the) Sasria cover is optional, and won't

be automatically included."

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

When clients submit their claims, Kawulesar said they are submitted to Sasria, who determines if the loss or damage is covered under the ambit of their cover.

"And if not, our clients may still claim under the OUTsurance cover," she said.

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

She said: "It is therefore imperative for those with short-term insurance to verify with their brokers and insurers that Sasria cover is included in their underlying policy." — [zisandan@dispatch.co.za](mailto:zisandan@dispatch.co.za)

