

INSURANCE

Sasria urges SA to be vigilant and adequately insure against civil unrest

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THE SOUTH African Special Risks Insurance Association (Sasria) said yesterday that South Africans need to be vigilant in safeguarding themselves and their possessions, and should ensure they have adequate cover against civil unrest.

Sasria, the state-owned insurer, said an average of 2.26 protests a day have been reported in South Africa over the past seven years – for anything from labour issues to municipal services, corruption and governance – and South Africans were not strangers to protests and riots.

However, the large-scale looting and burning of malls in KwaZulu-Natal and Gauteng has brought insurance cover to the fore once again.

The insurer said although 62 per cent of protests were peaceful, the recent protests in various parts of the country erupted into violence and malicious damage to property, with reports of one uninsured car dealership losing 32 vehicles in a fire.

Auto & General has urged South Africans to be vigilant in safeguarding themselves and their possessions, and to have adequate cover against civil unrest in place.

Ricardo Coetzee, the head of Auto & General Insurance, said because of the unpredictable and often chaotic nature of these incidents, private and public property could 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. If they are not properly covered, their insurance company might reject claims for damage or loss incurred during a strike, civil unrest or protest," Coetzee said.

Sasria said it provides cover for loss or damage to insured property as a direct result of civil unrest.

