



Short-Term Insurance Specialists*

Seasons Greetings

As the end of the year approaches and our clients get ready to head off on holiday, along with our good wishes for a happy and safe holiday, we offer some safety tips:

SECURE YOUR HOME:

Check windows and doors in your home and make sure they are locked and your burglar guards are properly secured. Lock up valuables left behind. Make sure any valuable documents, jewellery, or important items are put in the safe. Policies often have limited cover for items not kept in the safe. Disconnect electronic equipment which might be affected by lightning strikes or power surges while you are away. Make arrangements for pets to be properly taken care of or kennelled. Pets waiting at the gate for long periods are a good sign that the house is empty. Don't advertise your travel plans on social media as you never know who might see your post and target your home.

SAFETY ON THE ROAD:

Ensure your car is in prime condition, have the brakes, tyres, lights, shock absorbers, electronic components, windscreen wipers and windscreen checked before you leave. Always carry your license which needs to be renewed every 5 years. In the case of an accident or breakdown, make use of any Roadside Assistance cover which might be offered by your Insurer. Carry insurance and these details with you on your travels.

AIRPORT SAFETY:

Arrange the necessary Travel Insurance Cover – while this might be offered by your Medical Aid, cover is often limited. Keep track of your flight times and gates, especially at major airports where they have silenced their announcement microphones unless there is a change in time or gate number. Make sure your bags are properly locked. Stay with your luggage at all times until your bags have been checked in. Make sure to book your Pick Up Service if you have selected this cover under your policy, in plenty of time. Airport parking is not always secure, choose your parking carefully and do not leave items in the car.

HOLIDAY SHOPPING

Gifts left unattended on the back seat of your car can be tempting to a passing thief. Pick up major items at the end rather than at the beginning of a shopping trip and lock all purchases in the boot of your car. Immediately remove all purchases from your car when you return home. Break up boxes, especially for items like electronics and either recycle or put the boxes in securely tied rubbish bags.