

Safety as a psychological concept - Beyond security of our physical being and assets

By [Bradley R. Daniels](#), issued by [M-Sports Marketing](#)

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We often associate 'safety' with the lived experience of not being in danger. This may apply to our personal safety, that of our belongings and loved ones. However, the concept is much more complex than that.

Safety must be understood as a holistic biopsychosocial phenomenon. We must look at safety as it pertains to an individual in terms of their physical, psychological, and social safety.

In many instances, safety is merely understood in terms of the physical safety and security of our physical beings and our assets. But it's not so simple.

American psychologist, Abraham Maslow (1963), provided us with a useful model for starting to understand the safety as a psychological concept and how it is linked to human potential. In essence, we can apply **Maslow's Hierarchy of Needs** as the simplest way of making sense of the human success journey.



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Maslow said physiological security is derived from having basic biological needs met, safety from natural elements and other potential threats, love and belonging, and esteem needs in terms of self-worth and achievement. It is only once all four needs are met optimally that people can reach the need for self-actualisation: the personal growth and self-fulfilment.

So why should a short-term insurer such as Momentum Insure want to understand safety in terms of psychology? The answer is quite simple:

Short-term insurance is a modern intangible tool which supports people to enhance their safety needs. If we are adequately and optimally insured against potential threats to ourselves and our assets; this creates the only platform upon which we can live free from the fear of potential threat or damage to the security of our belongings and ourselves.

When we feel secure and safe, our anxiety is minimised, which allows us to leave our safe homes and explore the world outside of our locked-up homes.

This supports us to go about our daily business of going to work, socialising, and travelling without being anxious or afraid for the safety of our possessions.

It allows us to take our cars, cell phones, computers, beloved jewellery, and clothing accessories out into the social environment.

Our possessions form part of our expression of our identity; creative expression of our identity in the world outside of our homes. If these often-priceless items are adequately insured, we can leave our homes and make use of our possessions with confidence and free from the fear of losing them.

Of course, even if we are adequately insured, it is not advised to let our guard down and be careless. We still need to ensure our cars are locked and that our homes are securely locked up. However, once that is done: we don't need to engage any further anxiety.

When we are able to live fully, we will be able to reach our full human potential. We can be and become all of who we could

ever become in a manner that is safe and sustainable into the future. In fact, safety in the present almost always ensures safety in the future. There is a high predictive correlation between how people enforce their safety in the presence and the future safety and sustainability of an optimal and flourishing life into the future.

It is evident that if the safety concerns of Momentum Insure clients are met, that this will not only mean that their possessions are safe. This means that these clients can live a carefree and full life with confidence.

We live in a society that is marred by crime and violence to our person and personal belongings daily. Many people live in fear, most of the time. This fear is often heightened when people are not adequately insured, for whichever reason. This leads to them often living in the cognitive state of catastrophic thinking: expecting the worst possible outcome. This type of thinking stunts human potential, as people live in a place of lack, scarcity, and fear for the worst outcome. This leads to us as humans retreating from society.

Sociologist Emile Durkheim (1893) referred to this state as the fragmentation of society. Fundamentally, this could be described as a dysfunctional society. He asserted that the desired state would be social integration: where all members of society will feel a sense of social solidarity.

When we experience this sense of social solidarity, we will experience a highly functional society. Members of such a society feel connected to each other in an organic and ethical manner. This social fact makes it easier for individuals to feel a sense of love and belongingness, as Maslow defined it.

It is clear that when we feel secure in a holistic biopsychosocial manner that we are more likely to lead full and fulfilling lives. An insurer, such as Momentum Insure, that understands this and is able to guarantee this security and safety to its clients will be contributing to optimising the South African human potential and also the social integration and optimal functioning of our society.

As a clinical psychologist I concur through lived experience and also clinical practice that indeed: ***“Safety and safety behaviours is everything when it comes to optimising human potential.” (Bradley R. Daniels, 2021)***



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