

# Santam power surge insurance claims reduce by 80% thanks to consumers

Over the year to August, insurer Santam reduced the number of power surge-related insurance claims from 5,000 a month to just under 1,000 a month - through consumer education.



Source: iStock.

Power surges and dips happen as a result of load shedding, causing damage to electrical and electronic equipment. When load shedding stages increase, so does the frequency of the rotational power cuts, which has a follow-on impact in terms of an increased risk of damage to sensitive electronic items.

Insurer Dialdirect says there has been an 80% increase in power-surge claims in 2022/2023 when compared with the three previous years — this correlates with a 970% GWh (gigawatt hours) increase in load shedding for the same period.

Santam's head of personal lines underwriting, Attie Blaauw, notes that you should check your insurance to determine whether you have cover that includes damage caused by power surges.

Read the full article by Neesa Moodley at [Daily Maverick](#).

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