

Importance of SASRIA cover for civil unrest

The staggering number of service delivery protests in South Africa and the violent attacks against foreign nationals in KwaZulu-Natal and Johannesburg, have left residents shaken and concerned about their safety and their property.



"Because of the unpredictable and often chaotic nature of these incidents, both private and public property can suffer expensive damage," says head of Dialdirect Insurance, Warwick Scott-Rodger.

"It is for this reason that we encourage people to ensure that South African Special Risks Insurance Association (SASRIA) cover is included on their insurance policies so that they are covered should the matter affect them personally. If they're not properly covered, their insurance company might reject claims for damage or loss incurred during a strike, civil unrest or protest."

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 kinds of incidents.

Verify with broker

In a recent interview, Thokozile Ntshiq, executive manager at SASRIA's Stakeholder Management Division, reminded South Africans of the importance of having SASRIA cover. "It is imperative for those with short-term insurance to verify with their brokers and insurers that SASRIA cover is included in their underlying policy. SASRIA cover is applicable to personal property such as vehicles, homes and household contents, as well as commercial and government property."

"SASRIA is automatically included in your car insurance policy, if your vehicle is currently financed, and you tell us this during the underwriting stage of your policy. After the vehicle has been paid off, your SASRIA cover will continue as long as your insurance policy does," Scott-Rodger adds.

He goes on to urge car owners to check with their insurance companies that SASRIA cover is, in fact, included on their premiums. "If your car isn't financed at the time of taking the policy, or if you're insuring your house or home contents, then SASRIA cover is optional, and won't be automatically included."

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