



South African Insurance Association

Ground Floor, Willowbrook House, Lake Drive, Constantia Office Park, c/o 14th Avenue and Hendrik
Potgieter Street, Weltevreden Park 1709 • PO Box 5098, Weltevreden Park, 1715
Tel +27 11 726 5381 • Fax 086 647 2275 • info@saia.co.za • <http://www.saia.co.za>

Media Release

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Short-term Insurance Industry cautions motorists

Johannesburg - The representative body of the short-term insurance industry, the South African Insurance Association (SAIA), has urged motorists to be cautious while travelling during the torrential rain which has affected the vast part of Gauteng and surrounding provinces. - SAIA urged motorists to take extra care on damaged roads, and in places where there is flooding and rain in order to avoid the increased risks of accidents.

“We are particularly concerned about the well-being of motorists as the weather has caused damage to roads, which in turn led to damage to vehicles and even serious accidents,” says SAIA General Manager for Insurance Risks, Vivienne Pearson. She said that 80% of all motor claims are accident related, compared to only 20% as a result of vehicle crime.

“Driver behaviour is still being considered as the major contributing factor for motorcar accidents and damage to vehicles in South Africa,” Pearson added. Motorists are therefore also encouraged to remain calm and patient, and drive responsibly, even when delays caused by the weather and other related factors make it more difficult to do so.

Sakkie Nigrini, a weather expert from Netforecasting (www.netfor.co.za), indicated that the current weather system causing the rains over Gauteng and other provinces will continue to cause downpours until Sunday. Nigrini added that a new weather system is to emerge on Monday, which could cause thundershowers and torrential rain in Gauteng, Free State, Kwazulu Natal, North West and the Northern Cape next week. He said as much as between 60mm and 100mm of rain may fall in certain areas during these thunderstorms which could lead to flash floods.

“SAIA is concerned about the soil saturation levels in Gauteng and surrounding provinces and that more rain may cause mud slides, flooding, increased frequency in potholes and other adverse road conditions for motorists,” Pearson said. “These conditions obviously have serious safety consequences for motorists, and pose a much greater risk with regard to potential vehicle damage.”

SAIA has also expressed particular concern about the current number of potholes and new potholes emerging daily on our national and municipal roads causing damage to vehicle tyres, rims and suspensions.



Directors: BT Gamedze (Chairman), TD Ray (Deputy Chairman), E Asmal*, T Baloyi*, L Bisschoff*, TJ Creamer, G Dhombo, D De Vos, R Farrell*, CW Hitchcock, IM Kirk++, NG Kohler, JE O'Neill, AJ Ossip, WT Roos, MA Samie, SH Schoeman, B Scott, D Shaw, J Sibanda, R Snyders, A Vazeer, PG Walters*

*Alternates, ++ Irish

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The latter often leaves motorists stranded with vehicles further obstructing traffic flow and causing more havoc on our roads. SAIA has an understanding for the fact that the persistent rains do not leave much room for road repairs, and urge motorists to slow down and be on the lookout for such obstacles in order to be able to avoid them more successfully .

Of the approximately 10 million vehicles on our roads, only around 3.5 million are insured.

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For more information please contact:

Claire Norman

Manager: Communication

Mobile: +27 82 414 5411

Telephone: +27 11 726 5381

Claire-anne@saia.co.za

About the SAIA

The SAIA is the voice of the short-term insurance industry. It represents the industry at all levels and with all stakeholders, to ensure a sustainable and dynamic short-term industry for the benefit of all South Africans. The SAIA represents most of the short-term insurance companies in South Africa and is authorised to negotiate on their behalf. The Association has 61 members who abide by the SAIA code of conduct. The SAIA also participates and is represented in various organisations within and outside the insurance industry.