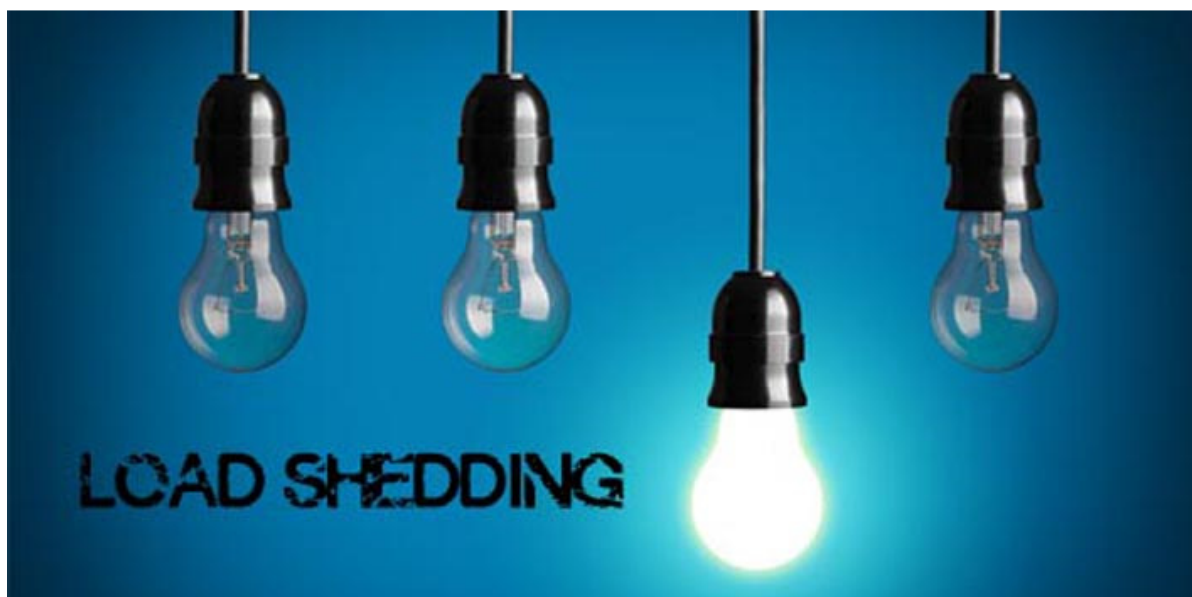


INSURANCE TIP OF THE MONTH - LOAD SHEDDING

Useful Tips for policyholders to deal with Load Shedding

Load shedding is an unfortunate reality and will be with us for the foreseeable future.



In order to cope with load shedding we wish to share the following tips on how to deal with this annoying inconvenience:

1. Stay up to date on possible load shedding schedules

- Prevent nasty surprises. Load shedding schedules change all the time. Visit Eskom's website (www.loadshedding.eskom.co.za) or the website of your local municipality to check the latest load shedding status and schedules for your area.

2. Limit the damage caused by load shedding

- Make use of surge protection equipment.
- Unplug electronic and other devices before the power outage.
- Back-up your computer. Don't lose all your hard work.

3. Insurance

- Make sure your insurance is up to date and provide cover for damage as a result of load shedding.

4. Stay in touch

- Your cellphone needs to be fully charged before the power outage to ensure that you are able to communicate in case of an emergency.

5. Remember your transport

- Many petrol stations cannot pump fuel during power outages. Don't be left on the side of the road without fuel. Check your fuel on a regular basis.

6. Keep cash available

- Ensure you have enough cash available because ATM's cannot operate without electricity.

7. Think about access, security and safety

- Be vigilant, especially when arriving at or leaving your home / work in the evenings, as the streetlights and your outside lighting will not be functioning during the load shedding process.
- Your alarm, electric fencing etc. should have back-up batteries to ensure that your security systems continue to function during load shedding.
- Invest in a generator to ensure that you have some lightning and your fridge and freezer continue to keep its content from being spoiled.
- Make sure your first-aid kit is stocked and store it in an easily accessible place for you to reach it during a power outage.

8. Lightning

- Fully charged battery powered torches are essential in every household. Candles and matches must be used with care as they can cause fires.