



# Holburn Insurance Brokers

## Information Update

March 2011



**The purpose of this Information Update, is to yet again bring to your attention, two items of significant importance.**

### **CONSUMER PROTECTION ACT** **With effect from 01 April 2011**

**The Consumer Protection Act of 2008 will take effect from 01<sup>st</sup> April 2011. The aim of this Act is to protect the economic interests of Customers, from hazards to their wellbeing and safety. Section 61 of the Act, introduces liability to a Producer, Importer, Distributor, or Retailer, of goods which are categorized as unsafe, a failure, defective, or hazardous. A Supplier of Services may also be jointly and severally liable for such goods, which in turn will incorporate suppliers, appliers and installers. Liability will arise irrespective of negligence, unless the goods are unsafe by nature, or were not defective at the time of supply. Careful consideration will need to be given to Liability Insurances, particularly if this Act incorporates your business activities in the aforementioned Section 61. It is also important to bear in mind that "Disclaimer Notices" will no longer provide protection, and our courts will scrutinise whether the consumer assented to such provisions in writing.**

### **ROAD ACCIDENT FUND / PERSONAL ACCIDENT COVER**

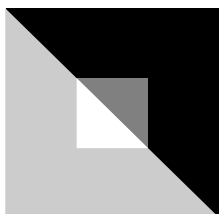
**Following the restrictions upheld to Road Accident Fund Act, the road accident victim no longer has a common law right to claim damages from the other party.**

**Even with the annual inflationary increase to R186 000 in respect of claims for loss of income or dependent's support; the financial shortfall could have serious consequences in the event of an accident.**

**With 24 Hour Personal Accident Cover, top up cover is available following Death as well as Permanent & Temporary Total Disablement. Cover for Medical Expenses may also be arranged.**

**Should you be interested in this cover please contact us.**

**"BE INSURED AND BE SAFE"**  
**[www.holburn.co.za](http://www.holburn.co.za)**



**Holburn Insurance Brokers**  
SIRIUS HOUSE, 2 Charles Way, Kloof, 3610  
P.O. Box 973 Gillitts 3603  
Tel: (031) 764 3870  
Fax: (031) 764 3878  
Fax to E-mail: 08652 14377  
E-mail: [info@holburn.co.za](mailto:info@holburn.co.za)  
FSP License No. 30634

