



# Holburn Insurance Brokers

## Information Update

March 2012



Financial Intermediaries Association  
of Southern Africa

**In this edition of Information Update, we bring you news of developments within Holburn, and some legal issues surrounding Homeowners and Sectional Title complexes.**

### **LIFE AND INVESTMENTS**

**After many years of concentrating on Short-term Insurance, we shall be entering the field of Life and Investments, from 1<sup>st</sup> May 2012. The continual demand for this cover has led us to acquiring an experienced team to conduct this new division.**

**Myles White, Lee van Rensburg and Sue Johnson join us, and between them they have considerable experience. We look forward to this new challenge.**

### **HOMEOWNERS**

**Internationally, laws pertaining to swimming pools, have become more stringent, and there are moves afoot to introduce similar legislation in Johannesburg. The proposed laws aim to protect members of the public from drowning, and thus regulating pool access. Over and above a boundary fence, pools would require a secure surrounding fence, fitted pool covers, and a floating pool alarm, whenever the pool is not in use. It is widely felt that these proposed by-laws will extend beyond Johannesburg to other centres as well.**

### **SECTIONAL TITLE**

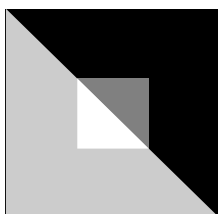
**Who is responsible for the excess? Sectional Title Act Management Rule 29(4), stipulates that it is the owner of the section that is responsible for the excess for his own section.**

### **RISK MANAGEMENT**

**Electrical and gas installations require compliance certificates on the sale of a property. It is worthwhile using accredited agencies to maintain and service these installations throughout occupancy. Without correct maintenance, these installations can lead to significant loss of life and / or property.**

**“BE INSURED AND BE SAFE”**

**[www.holburn.co.za](http://www.holburn.co.za)**



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