



# Holburn Insurance Brokers

## Information Update

November 2012



Financial Intermediaries Association  
of Southern Africa

### INFORMATION UPDATE

**As we move closer to the Holiday Season, crime is on the increase, so please ensure that your Security and Sums Insured are reviewed timeously, and that you are adequately protected at this time.**

### LEARNERS LICENCES

**Proposed new Traffic Legislation means harsher rules will apply to Learners License applications : There will be a one year probationary period to hold a provisional license. During the probation period, a two year suspension will apply for any of the following reasons :**

- **Driving between midnight and 4 am,**
- **Committing 6 traffic related offences,**
- **A single count of a speeding offence, or drunken driving, or overloading,**
- **Failure to keep a provisional driver logbook recording all trips undertaken, with a minimum of 60 hours.**

### MEDICAL AID

**1<sup>ST</sup> January 2013 is the anniversary date for the selection of Medical Aid packages. If you are uncertain or concerned, or require informed advice, please contact Myles White at our offices.**

### ACCIDENT STATISTICS

**Approximately 15 000 people die annually in motor accidents in South Africa. That's more than a death every hour. Of these accidents, 80% are due to human error, such as aggression, illegal overtaking and failure to stop at traffic lights or stop streets. Please be careful on our roads.**

### MAKE A WILL - NOW

**The Court's warning is to use a professional. Don't use untrained advisors, and don't die intestate.**

- **Choose a competent professional as the Executor of your Estate.**
- **Choose beneficiaries most carefully, and define clearly who will inherit what.**
- **Establish how much tax your Estate will be liable for.**

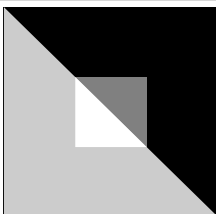
### HOLIDAY SEASON

**We thank you for your continued support, and from all of us at Holburn, we wish you a happy Holiday Season, and a prosperous 2013.**

**Our office will be closed from 11:00am on Friday 14<sup>th</sup> December 2012, for our annual staff luncheon.**

**"BE INSURED AND BE SAFE"**

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



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