



Holburn Insurance Brokers
Sirius House, 2 Charles Way, Kloof, 3610
P.O. Box 973 Gillitts 3603
Tel: 031 7643870 Fax to Email: 086 5214377
FSP Licence No. 30634

Established 1983



November 2016

Welcome to our Client Information Update

Investment News

Whilst investment markets have been all over the place of late, our favoured strategy of making use of "Asset Allocation" funds has proven to be highly successful, effectively leaving the investment decisions in the hands of the specialists. Certainly the broker will always have to be responsible in identifying a suitable risk profile, as well as selecting appropriate fund managers, depending upon whether the investor is looking for capital growth, or a reliable income stream.

Don't panic, contact our office should you have any queries on 0317643870 or info@holburn.co.za

Myles or Lee are available to discuss your needs and requirements.

Can you legally tow?

Its not as simple as you think The law does not make provision for a simple upgrade from the B code to the EB code licence. Motorists who want an EB code licence must

Holburn Assist

(Home Roadside Assistance)

Roadside Assist Should you be a Holburn Assist client, we are pleased to announce that the cost of the first Tow has been increased from 40km to 60km round-trip

retake the Learners Licence test and repeat their driver tests, with a trailer weighing more than 750 kgs.

Ensure that you are correctly licenced to tow the trailer behind your vehicle.

To read more click [here](#)

(starting from point of dispatch) thereafter a charge of R6.38 per km is applicable and will be charged to the beneficiary.

Weather Creating Havoc

There is no disputing that South Africa has braved a brutal drought over the last months, so any sign of the El Niño phenomenon (dry, low rainfall conditions) being swept away by La Niña (high rainfall) is likely to be welcomed with open arms. While there is little that you can do to prevent a flood, there are some important tips to protect your personal safety and assets.

On the road:

If you can, rather avoid driving in heavy downpours. Treacherous potholes could be hiding in the guise of a puddle. Never attempt to drive through a flooded area of the road – even a few centimetres of water is powerful enough to sweep a car away.

- Get yourself to safety as quickly as possible – if you can, get out of the vehicle and get to high ground. Don't close all the windows as the water will cause a vacuum and trap you in the car.
- Many car accident claims are due to slippery roads and potholes. Tyre damage is not an uncommon occurrence, and is normally not covered by a motor insurance policy unless another part of the vehicle is damaged at the same time.
- Check your tyre tread and replace worn tyres – an accident claim could potentially be repudiated if the tread is deemed insufficient to have stopped the vehicle in time. The legally required minimum tread depth is 1.6mm.
- Increase your following distance and reduce your speed to allow enough time to react.
- Watch out for potholes as they are filled with water in rainy conditions. Heavy rainfalls can also cause potholes to appear where there weren't any previously.

- Watch for motorists swerving to avoid objects in the road and be prepared to do the same.
- Many traffic lights are out of order during heavy rain, so drive carefully.
- Roads are congested with many tempers fraying, keep your cool.

Tips for home:

Your homeowner's insurance policy will cover any damage to the structure of the building as a direct result of freak rainstorms, but will not cover maintenance-related damage. This means that while your insurance will respond by repairing the damage caused by a leaking roof, it will not cover the repair of the roof's waterproofing if it deteriorated due to lack of maintenance.

- If you're faced with flooding of your property, try to move as many of your belongings as you can out of the water – the longer the water is left sitting, the more damage it causes. Try and clear away as much of the water as you possibly can to prevent further and permanent damage.
- Half a meter of paving along the perimeter of a building can help with damp problems.
- Keep gutters clear of debris to facilitate proper drainage around the house. Protect inlet/outlet pipes of any drains and storm water drainage against blockage from debris.
- Check the waterproofing and flashings on the roof on a regular basis.
- Install lightning rods along the outside of the house if your area is prone to lightning strikes and fit plugs with surge protection.

Without you, our loyal business partners, customers, suppliers and friends we would not have a business and for that we are eternally grateful. Don't hesitate to contact us if you have any queries or uncertainties.

The [HOLBURN](#) TEAM are here to assist you.

Billy, George, Myles & Staff



Copyright © 2016 Holburn Insurance Brokers, All rights reserved.
You are receiving this email because you are a client of Holburn Insurance Brokers

Our mailing address is:
Holburn Insurance Brokers
Sirius House, 2 Charles Way
Kloof
Durban, Zn 3603
South Africa

[Add us to your address book](#)

Want to change how you receive these emails?
You can [update your preferences](#) or [unsubscribe from this list](#)

MailChimp