

## **Readying your home for winter**

The topic of drought has been in the national discourse for months now and millions of South Africans have been hoping for rain to revitalise the nation's agricultural industry and bring food inflation to heel. But while rain would be a great blessing for South Africa, in certain instances it can also be problematic.

Water damage caused by heavy rains can range from minor damage in the garden to more serious issues like damaged roofs or flooding, not to mention the kind of problems caused by inadequate clean-up after rain like mould, fungus, rot or vermin.

With winter upon us, certain parts of the country are entering their rainy season, so now is the perfect time to consider a few of the complications that could arise from heavy rains around your home. However, for both wet and dry winter areas it's important to educate yourself about the risks associated with winter weather to avoid potential financial loss.

### **When it comes to rain, maintenance is your first priority**

One of the most essential things you can do to avoid the repudiation of a weather-related claim is regular maintenance around the house. Make sure your gutters are cleared and clean, your roof tiles are all intact and functioning as they should, and the waterproofing on your roof and window frames is adequate.

Water damage to furniture, wooden flooring and carpets, electronics and your wardrobe can amount to a lot of trouble in rand terms. Your home contents insurance should cover most of these items, but not if the roof has been leaking for months and you just haven't gotten around to fixing it yet. The onus is on you, the insured, to maintain the building to prevent losses from occurring as your policy will not cover gradual deterioration or wear and tear. You should also revisit the insured value of your home regularly to make sure that any construction, carpentry, plumbing or electrical work will be adequately covered.

### **Regular checks are important**

Homeowners should also remain vigilant to make sure that any problems that arise are noted and dealt with. Take a walk around the house and specifically check for any pooling water or obstructions that block water from flowing out of and away from the property. Also make sure that drainage outlets are clear and allow water to drain into the municipal storm water channels.

### **Dry winter weather brings its own concerns**

For areas of the country that are now entering the dry season, cold temperatures can pose some problems. Water expands when it freezes, which could lead to cracked or even burst pipes inside and outside the house. A burst pipe in the living room, for example, could lead to severe damage to the floor, furniture and any electronics like televisions or home entertainment systems, easily amounting to tens-of-thousands of rands in damage.

### **Consider your heating system**

If you have gas installations, these are also important to check up on. Gas hot water systems, stoves and ovens require a Certificate of Conformity according to law and must also adhere to certain standards, such as being placed on flat surfaces and certain distances away from other fixtures in your home. This is vital in complying with your insurance policy against detrimental accidents, especially considering the fact that these appliances might be used more during the colder months.

Whether it's dry or wet or hot or cold around your home, insurance remains important. A weather-related incident can occur within the blink of an eye and can take months or even years to recover from if your homeowners or household insurance is inadequate.

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