



SHORT TERM BROKERS
Value. Service. Trust

Dear Client

With the end of the year coming up, we hope that you're planning for an enjoyable Festive Season and that this will be a well-deserved break.

Short Term Brokers plans to issue newsletters to its clients approximately 4 times a year and this is the first. In these newsletters, we wish to share information with you and point out tendencies in the insurance industry. You are welcome to provide any feedback in this regard.

Tips for the Festive Season

- Should you plan to go away on holiday, make timely provision for items such as post and newsletters that are delivered to your home, a trustworthy person to see to your home and pets and the possible installation of a timer for switching on your lights.
- Test to ensure that your alarm is in working order.
- Are you adequately insured? Recent media articles have confirmed that approximately 60% of property owners are not insured their buildings per the correct value. **STB recommends that you give immediate attention to this and as a guideline, please refer to the "Building Value Calculator" on our website.** (<http://www.shorttermbrokers.co.za>)
- Please ensure that your vehicle is maintained correctly in order that your journey to your holiday suggestion is a safe one. There is an article on tyre safety on the website (<http://www.shorttermbrokers.co.za/Articles/expiry.htm>)

Crime Situation in South Africa

The frequency and associated violence of crime are currently very high and affects us all. Be aware of crime both in terms of yourself and your property. It should not be necessary that we constantly fear for our lives, though we should ensure that we're not easy targets.

High Frequency of Motor Vehicle Accidents

All insurers are inundated with a high volume of motor vehicle accidents and the associated high repair costs of these vehicles. Unless there is a drastic decrease in the number of accidents in the next quarter, there will definitely be premium adjustments early in the coming year. We therefore ask that you drive carefully, thereby enabling us to keep your premiums as low as possible.

Nonchalance towards claims and the associated costs

We are fortunate that our clients are responsible and loyal and not irresponsible in terms of claims.

We do however note that in general, people tend to have the attitude that "my insurance will provide" when damage / theft occurs. This attitude does not consider the ripple-effect that irresponsible claims have on other clients. Please be careful that such a negative attitude does not influence you.

Our office will remain open over the Christmas period and the staff is always available to assist you with your short term insurance needs.

Merry Christmas

Louis, Willie, Erika en Angelique