



FOR PROFESSIONALS
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HOME INSURANCE IMPLICATIONS OF THUNDER AND LIGHTNING SEASON

29 October 2015: With spring already in full swing in South Africa, this beautiful season also brings with it a number of weather implications such as heavy thunder and lightning storms, especially in the Gauteng region and northern parts of the country. As a result, it is important for homeowners in these areas to ensure that their homeowners' insurance policy is updated and that it would cover damage due to lightning storms, to avoid possible financial loss.

This is according to Nazeer Hoosen, Director: Short-Term Insurance at PPS, who explains that while some people might not consider lightning as an extreme weather condition, it is still vital to be prepared should a regular rain fall turn into a larger lightning storm, which could cause severe damage to a home.

“Homeowners need to ensure that their insurance policy will cover damages related to the natural elements that come with a lightning or thunder storm, which usually includes strong winds, heavy rain and lightning strikes. It is advisable that homeowners contact their insurance provider to determine to what extent their insurance policy will cover any damage caused by lightning.”

Hoosen states that lightning and thunder storms could cause devastating and extensive damage to an entire building and its contents. In other cases the lightning strikes could only damage electrical appliances in the home such as TVs, computers and audio equipment, as well as fixtures including gates and garage door motors.

Homeowners need to be attentive for any warnings issued by the South African Weather Service of severe lightning and thunder storms in attempt to mitigate any possible damage that could occur to their homes, says Hoosen. “Possible preventative steps could include unplugging electronic appliances, disconnecting antennas and satellite-dish connections and also installing surge protectors.”

Sometimes it is a good idea to have lightning conductors installed on the property in high risk areas. Most insurance providers actually require thatch roof homeowners to have these conductors installed, as the risk of lightning causing a fire in such a structure is quite high, states Hoosen. “Electric gates, garage door motors and appliances like TV sets and PCs can easily be damaged following a lightning strike. Therefore, homeowners must ensure that their insurance policy includes cover for this type of damage in the event of a lightning strike.”

Hoosen also advises that homeowners need to ensure that water and debris can freely flow away from their home. “Check the roof and gutters of the house for any damage, leakage or blockages and repair these before expected heavy rainfall. This way the homeowner can ensure that no water or storm rubble will cause any damage to the house.”

He says another factor homeowners also need to consider in addition to maintenance includes checking on the insured value of the home – in other words, whether the building is insured for the correct replacement value allowing for current building costs, professional fees, demolition costs and escalations.

“Homes are often insured for their market value, which does not help if it costs more to rebuild the home following severe damage. If homeowners conduct alterations, albeit small ones, this can also lead to a large increase in property value and one does not want to be under-insured at the time of a claim. It is safer to conduct regular valuations of what it would cost to replace the home and ensure this is the value the home is insured for.

“While preventative measures can assist in mitigating or minimising damage as a result of storms and lightning, it is vital for consumers to always check the wording in their insurance policies to make sure they have the necessary cover for these types of claims,” concludes Hoosen.