

IMPORTANT NEWS LETTER

13 December 2018

Attention: Vehicle and Fleet Owners

Introduction:

As 2018 comes to an end, we firstly want to thank each and every client of VERSAFLEX INSURANCE BROKERS for your loyal support!

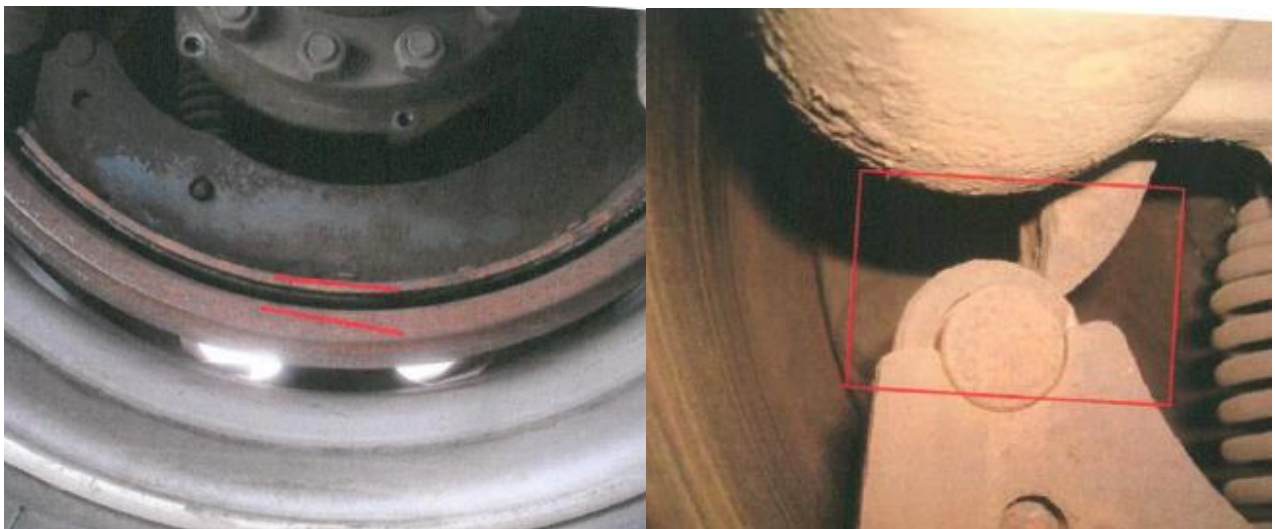
We would like to reflect on the past years' experiences within the insurance industry especially in respect of claims in order to possibly minimise downtime and even to reduce/avoid future claims.

Recent Claims:

There's been a trend among assessors and insurer's following an accident / loss to immediately appoint brake specialists due to the lack of over-all maintenance on vehicles, partially as a result of the economic recession, accompanied by rates being cut to the bare minimum in a competitive market and various other factors.

It's found that in almost all investigations there are trending resemblances, especially in respect of the following components:

- Inadequate Brake Linings (Brake Shoe Roller & Brake Cam).



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- Damaged / Disconnected ABS wiring



- Damaged / disconnected Load Sensing Valve Rod



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- Compromised Load Sensing Valve following Roadside Assist / Breakdown / Tow-in:



We urge our clients (in co-operation with their Drivers) to do a daily/quick routine inspection on the entire vehicle / combination as well as a comprehensive inspection at scheduled service / maintenance intervals.

It's also crucial to maintain these records in case of an insurance claim.

The reason is mainly because the ENTIRE combination will be deemed unroadworthy if a single vehicle within a combination is considered to be unroadworthy in accordance to National Road Safety Act, 1996 (Act No. 93 of 1996)

If an entire combination is deemed to be unroadworthy, the claim may be repudiated by the insurer which includes Own Damages, the Third Party Portion as well as any Goods in Transit.

More info: https://www.gov.za/sites/default/files/gcis_document/201411/38142rg10303gon846.pdf

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We also advise fleet owners and drivers to have an emergency plan of action in place when vehicles are on the road and require repairs to any of the above mentioned and/or ANY other components which might influence the roadworthiness of any vehicle within a combination.

Please take note that the following extensions are available on request:

- Mechanical Breakdown / Roadside assist.
- Extended liabilities
- Windscreen Cover

Remember to keep the 24/7 emergency numbers at hand which are also available on Versaflex's Website: www.versaflex.co.za

Also just a reminder to check (and renew) Driving Licences , PDrP's, Medical certificates and Vehicle Licences/COF's for the upcoming year!

More Info available: <https://www.versaflex.co.za/secretarial-duties>

Regards
Versaflex Team

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