

4 post-lockdown vehicle safety tips

As the lockdown eases, more South Africans are commuting to work, running errands and figuring out their new normal. This means more cars on the roads exposed to everyday risks, such as road accidents and theft.



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Attie Blaauw, Head of Personal Lines Underwriting at Santam, says, “The rise in claims post-lockdown is not surprising as South Africans emerge from their homes to grapple with everyday life. Crime is on the increase, meaning more reported vehicle thefts as well as accidents varying in scale. Getting back into the swing of things is going to take some adjustment. Brushing up on the basics is essential to protecting much-loved assets such as your car.”

To ensure that motorists are covered in instances where something could go wrong, Blaauw provides four top tips to mitigating risk post-lockdown:

Tip 1: Communicate any personal changes with your insurer

It is good practice to keep regular contact with your insurer on any changes in personal information that may affect your insurance claim or issues with unpaid premiums. Things like parking your car in a different location or job changes are important to communicate to ensure that you are covered in any eventuality.

Similarly, insurers also need to be alerted to expired learner's, drivers or vehicle licences.

Under normal conditions, your vehicle will still be covered, but you would have to provide proof that an updated license was issued once you claim. As a result of the lockdown, Santam will allow a grace period up until 30 June for any license renewals as municipal offices become operational again. This applies to learner's licences, driving licences, motor vehicle licence disks, temporary permits and roadworthy certificates.

This grace period is in accordance with the 30-day grace period stipulated in the Regulations (Government Gazette No. 43270 of 4 May 2020).

Tip 2: Stay connected with your Intermediary (Broker)

Your intermediary has a wealth of knowledge when it comes to your insurance, therefore you can channel queries – big and small – their way to find out precisely what you are covered for and to what extent. This will give you peace of mind should something unexpected occur.

Tip 3: Keep up with the maintenance

Except for the odd grocery store visit, many cars have not been in use much for the past few weeks under lockdown. If your wheels have not gone in for a service yet for the year, now may be a good time to make sure that car brakes, gears, steering wheels and tyres are working as they should be.

Tyre pressure should be checked monthly and we advise that you keep other maintenance checks to at least once or twice a year so that you can pick up on red flags before any lasting damage is caused. It is also advisable to keep your car battery charged, either buy a charger if you don't have one, or drive short distances on a regular basis.

Tip 4: Make sure your tracking device is working

Your tracking device is an important line of defence should your car be stolen. It's imperative to ensure that it is fully functional now that you are moving around. Contact your tracking device service provider to test it for you before venturing out and assuming normal routines.

"It's important to ensure you're adequately insured. Speak to your intermediary to fully understand your insurance policies and any changes that could or may occur due to these unprecedented times. Try not to make any assumptions," concludes Blaauw.

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