

# The Digital Digest

NEWSLETTER



**"Difficult times are the greatest opportunities in disguise. When we face difficult times we have to put in determined work to get ourselves into joy" – Rhonda Byrne**

## Reflecting on 2022 and focusing on 2023

When I think back of 2022... I am most proud of the resilience we have shown as an organization.

Like most other South Africans, we were faced with challenges brought upon us by external factors beyond our control.

The lesson in these challenging times are that we need to think creatively. We need to learn, adapt most importantly, we need to seek the opportunity waiting to reveal itself to us.

We would like to thank each and every one of our loyal clients for the enormous part you played in our 2022 journey.

We look forward to an exceptional year filled with amazing opportunities!



*This newsletter affords us the opportunity to provide you with valuable information about your cover.*

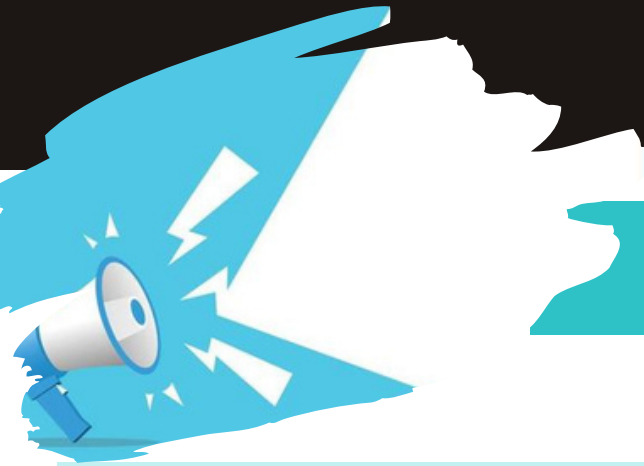
*Please take the time to read our newsletter and ensure that you are informed.*

*We welcome any suggestions from our clients with regard to content that you would like us to share.*

*Suggestions can be emailed to: [delainy@eub.co.za](mailto:delainy@eub.co.za)*

*You can also choose to opt out of receiving the newsletter by sending us an email.*

# IMPORTANT INFORMATION



## VEHICLE HIRE COVER

**Availability of vehicle parts necessitates the need for extended periods of vehicle hire cover...**

The availability, or should I rather say, the unavailability of vehicle parts, remains an ongoing challenge.

Insurance companies have brought it to our attention that due to the unavailability of vehicle parts of many vehicle makes and models, we are experiencing a delay in the time that it takes to repair a damaged vehicle.

This delay results in our clients not having access to the transport they so desperately need in their daily lives.

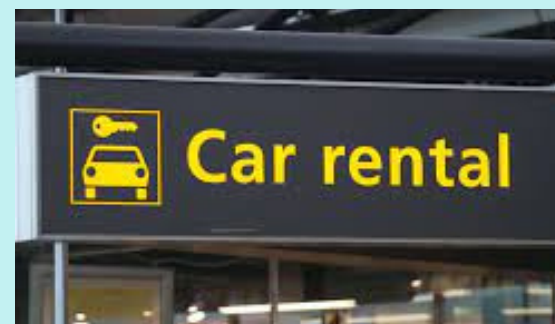
Although we always recommend to our clients that they consider adding vehicle hire to their policies, we too often find that clients get frustrated with the Panelbeaters and the insurer because they do not have the necessary cover.

Ask yourself the following two questions:

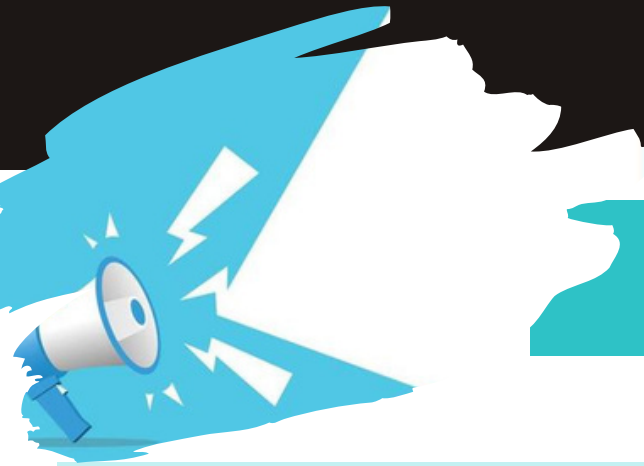
- ***"If I am in a car accident and my vehicle needs to be repaired, how will I get to my daily commitments?"***
- ***"If I have got vehicle hire cover, is the period for which I am covered sufficient?"***

The following options are available for vehicle hire cover:

- 30 days
- 60 days
- 90 days (not all companies offer this)



# IMPORTANT INFORMATION



## INSURERS PRACTICE WITH REGARD TO CERTIFIED AFTER-MARKET VEHICLE PARTS

### Replacement vehicle parts on vehicles that are out of warranty...

I am sure that many of our clients have heard the term "**Certified Aftermarket Parts**", but are not exactly sure what that means.

In the explanation below we want to shed some light on the topic and provide you with the reassurance that all measures are taken to repair your vehicle to the highest standards.

Certified Aftermarket Parts are aftermarket parts which are approved for use by the insurer and are parts manufactured and produced by the same or different manufacturers to the Original Equipment Manufacturers (OEM) according to the same, better or similar specifications than the original equipment (OE) part, where the manufacturers carry the necessary certification and/or the parts carry the necessary certification.

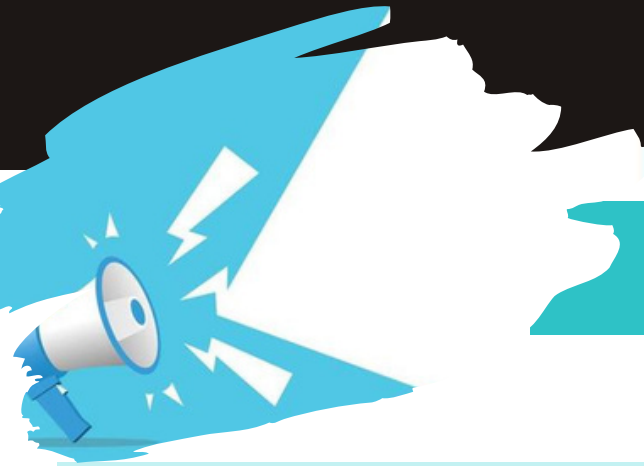
The insurer requires a certificate issued by an internationally recognized certification authority for approved manufacturers or suppliers such as:  
South African Bureau of Standards (SABS);  
TUV Rheinland (TUV) - a global service provider;  
Certified Automotive Parts Association (CAPA) - based in the USA; or  
Bureau Veritas - a global leader in Testing, Inspection and Certification

Aligned with the insurer's claims philosophy, policy and procedures, only vehicles outside of the manufacturer's warranty and/or motor plan will be repaired using certified aftermarket parts (based on the availability of these parts).

All motor vehicles under warranty and/or motor plan will still be repaired using OEM parts, as required by the motor manufacturer's warranty and/or motor plan.



# IMPORTANT INFORMATION



## POWER SURGE COVER

Due to the increase of load shedding frequency and duration in South Africa,, insurers have reported a significant increase in power surge claims.

In the past clients automatically had cover for power surge under their contents and/or buildings section.

This is no longer the case and **this extension will now have to be selected** if a client wishes to claim for damages as a result of power surge.

There are also insurers who require power surge protectors as part of their risk mitigation requirements.

We advise that you take the time to review your policy schedule to determine whether you have cover for power surge and if the cover amount you have is sufficient. Please contact your EU Broker if you have any questions and we will gladly assist.

**The LOAD on  
load shedding...**

