

Extension to Firebreak Burning Period

Extended period for firebreak burning - applicable to Domestic and Commercial Public Liability Policies (excluding Plantation Cover and the Public Liability extension attached to the Plantation Policy)

In terms of the National Veld and Forest Fire Act 101 of 1998 ("the Act"), each landowner is obliged to complete annual boundary firebreaks within the period regulated by the Minister of Agriculture and as published in the Government Gazette. Safire's "Public Liability Spread of Fire Warranties" has historically been different from this date in that firebreaks had to be completed by 15 July each year. This has on occasion caused confusion for our clients, as they were sometimes unaware that the Policy warranties superseded and took precedence over the Act and they had therefore been left potentially vulnerable from a claims point of view.

We are pleased to advise that after consulting with landowners and FPAs, Safire has now amended its General Short Term Public Liability warranties to extend the period for the burning of boundary breaks until 31 July each year, subject to the condition that the applicable FPA has provided this general extension to all landowners. However, should the FPA provide an extension beyond this date (namely 31 July), written permission will have to be applied for from Safire and confirmation provided in writing from us confirming any extension beyond such date.

PLEASE NOTE: THIS AUTOMATIC EXTENSION HAS NOT BEEN PROVIDED TO THOSE CLIENTS WHO HOLD THEIR PUBLIC LIABILITY AS AN EXTENSION TO THEIR TIMBER INSURANCE. IN SUCH INSTANCE ANY BURNING AFTER 15 JULY WILL HAVE TO BE AUTHORISED AND AGREED IN WRITING BY SAFIRE FOR COVER TO BE IN PLACE.

PLEASE FURTHER NOTE: IT IS ALWAYS CRITICALLY IMPORTANT FOR EACH INSURED CLIENT TO HAVE REGARD TO THE SPECIFIC TERMS, CONDITIONS AND WARRANTIES OF THE POLICY AND FURTHER TO COMPLY WITH THE ACT.

Block Burning Facts

- Block burning may take place between 1 August and 30 September in the cool moist grassveld areas and tall dry grassveld areas between 15 August and 31 October only after 15mm rain has fallen. All block burns are subject to Regulation 12 in terms of the Conservation of Natural Resources Act No. 43 of 1983.
- Block burning may only take place after the area to be burnt has been adequately protected by a surrounding firebreak, with a minimum width of 9m.
- Landowners should notify Telkom and/or Eskom if they require assistance when their lines/cables are at risk.
- Block burning may not take place over weekends, between 6pm on Friday and before 11am on Monday and never on a public holiday.
- Block burning may not be started before 11am.
- No block burning may take place if the Minister has published a high fire danger warning.
- In order to avoid alarm, always notify your Fire Warden and neighbours prior to block burning.

PLEASE NOTE THAT THESE GENERAL RULES MAY VARY IN DIFFERENT AREAS AND YOUR LOCAL FPA SHOULD BE CONSULTED BEFORE CONDUCTING BLOCK BURNS.



Economic Tidbits This Month

- 11 million – the number of people in South Africa struggling with debt. There are also over 400 000 'distressed' home-loans. Read more here.
- 2.6% - the rate at which consumer price inflation would have risen in July 2010 if one excludes administered prices such as electricity, water and rates (including them, prices are rising at 3.7%).
- 242% (approximately) - US total debt as a ratio of GDP. Sound high? Well the EU figure sits at 260%. In other words, it would take the US about 2.5 years to pay off all debt if all proceeds from GDP were allocated to doing just that.
- 18.2 million – the number of South African adults who drink instant coffee daily. The favourite brand? Ricoffy, consumed daily by 9 million adults. Read more here.
- 6,697,254,041 - current world population (as of 7 October 2010, 17:00pm). Of this, 105 million babies have been born so far this year while 46 million people have died.
- 83 million – the number of bicycles produced this year versus 39 million cars.
- 1.4 million – 3.3 million – the increase in the number of people employed in the US over a decade due to the \$814 billion spent in America's stimulus efforts. Read more here

Community Clean Up

Safire and its employees are always trying to 'give something back' to the community. Recently, Ntokozo and Cynthia Mdunge, who are both relatives of Safire's Nellie Mdunge and who are both currently without work, were employed to assist Safire's head office in Pietermaritzburg with its clean-up campaign in the area near to Safire House, the Safire "zebra" billboard, and the Royal Showgrounds. Safire's Ruth Bezuidenhout asked her son Gareth to assist, and he kindly made his bakkie available to collect the bags filled with litter and take them to the dump. A total of four bakkie-loads, approximately 80 full refuse bags, were removed in the four-day clean-up campaign. The Safire team has also started spraying verges in this area to prevent weed growth.



Cynthia (right) and Ntokozo who helped to keep our community clean.



Welcome Aboard

There are a whole lot of new faces at Safire's Head Office in Pietermaritzburg. They are, from left to right: Linzy Landsberg, Bronwyn Westman, Thea Odendaal, Chloe Boshoff, Harriet Naudé, Adéle Van Zyl and Shayne Lovelock.