



## **The Onus of maintaining property is the responsibility of the House Owner not the insurer**

The Ombudsman for Short-Term Insurance reports that consumers are often confused about the cover provided to them in terms of house owners insurance and may be under the impression that if they experience any problems with their house that their insurer is obliged to rectify the problem.

*“This impression is incorrect”, says Brian Martin, Ombudsman for Short-Term Insurance. “Consumers must bear in mind that insurance policies generally only cover loss or damage arising from specified perils or events,” he adds.*

House owners' policies are intended to provide indemnity for loss of damage arising out of unexpected sudden eventualities and usually contain exclusions in relation to loss or damage arising out of the lack of maintenance, gradually operating causes of defects in design or construction. Before an insurer is liable for a claim it must be established that the loss arose from peril covered in the policy and the insured bears the onus of establishing this. On the other hand if the insurer alleges that the loss or damage falls within an exception, (that which excludes liability) then the insurer bears the onus of establishing this.

An insurance policy does not provide for the cost of maintenance of property, this is the responsibility of the house owner who must adequately maintain their property.

Consumers are also cautioned that many insurance policies exclude liability for any losses where buildings or structures have not been built in accordance with regulated building standards or any other specifications. *“We urge consumers not to construct buildings, walls or swimming pools unless they have satisfied themselves that these structures comply with relevant legislation and they should always seek professional advice prior to engaging in any additions or alterations to their properties”,* says Brian Martin.

To find out how you can earn 5% back on your Short-Term Insurance premiums or for any general IEMAS Short-Term Insurance enquiries contact our call centre on **0860 102 383** or email [shortterminsurance@iemas.co.za](mailto:shortterminsurance@iemas.co.za)

*Article extracted from Insight (the Onus) magazine*