



# SHORT TERM INSURANCE CONSULTANTS cc

FINANCIAL SERVICES GROUP

FSB 32422

# NEWSLETTER 2011

Dear Valued Client

MJ'S SHORT TERM INSURANCE CONSULTANTS CC would like to take this opportunity to thank you for your valued support. We once again assure you of our continued commitment to provide excellent service and product at all times.



### Discovery Insure available through MJ'S

We are able to assist our clients with Discovery Short Term insurance quotations. Discovery's approach to insurance is characterized by creating products in which our clients become fully engaged and brings about a positive change in their lifestyle behaviour. Through its incentive-based driver programme, Vitality drive, Discovery Insure encourage you to improve your driving. It rewards you for good driving, ensuring your vehicle is roadworthy and making sure you adhere to driving safety standards. Discovery Insure also provides a set of tools and services to protect you and your family on the road. "What makes Discovery Insure Different?"

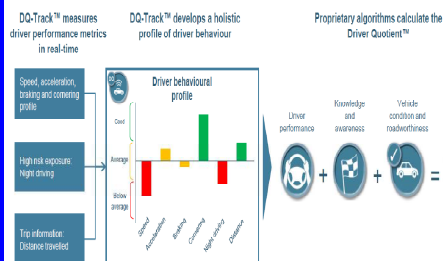
Your driving habits will be followed through a system installed by Discovery referred to as DQ Track, the latest vehicle telemetric technology, to scientifically calculate your driver behaviour which Discovery calls Driver Quotient or DQ.

Discovery will measure your Driver Quotient based on the number of DQ points you earn determines your Vitality Drive status. The higher your Vitality Drive status the greater your rewards at Vitality Drive, Vitality and Discovery Card rewards partners. Discovery will be looking for things like;

- \* Harsh Braking
- \* Excessive acceleration
- \* High Speed cornering
- \* Risky late night weekend driving
- \* High mileage

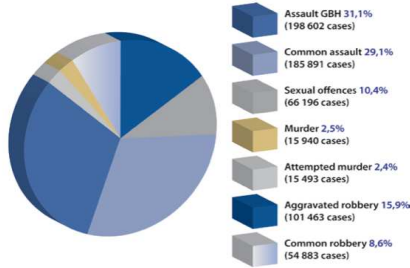
The more you do any of the above the more chance you'll have end up closer to zero points. Surely new underwriting ways in the insurance market.

**Call us for Quotations !**



### CRIME STATS 2010 - 2011

Contact Crime in the RSA: 2010/2011  
638 468 Cases (30,8%) – Nearly a third of all serious crime



#### Decrease in House Robberies

During the 2010/2011 financial year for the first time in since 2004 the the number of recorded cases started to decline significantly, with a 10,1% from 18786 reported cases last year to 16889 cases for the fiscal under review.

#### Decrease in Car Hi-Jacking

For the 2010/2011 financial year, car hijacking decreased by 23.6%. During engagement with both Tracker companies and the South African insurance crime Bureau they indicated that they were also experiencing significant decline in cases of theft of vehicle.



### SHORT TERM INSURANCE CHECKLIST

- \* Check premium payments are up to date
- \* Make sure Camera's, video cameras, PSP, Portable DVD's, cell phones, jewellery, GPS systems are specified at all times to allow cover for theft/loss
- \* When purchasing a vehicle notify us of all extras fitted eg. Canopy, tow bar, bullbar, cd/dvd systems.
- \* When buying a car, tell us of anything that may influence the premium or your cover.
- \* Make sure personal laptops/ipads are insured under personal computers to warrant cover.
- \* Make sure you know what is covered and what not.

If your not sure, remember we are only a phone call away.



*We wish you and your family a Blessed Christmas and a Prosperous New Year, may God keep you safe during the festive season.*

### HELPFUL HOME SECURITY TIPS

Even though a home alarm system is a great way to keep your home safe, you can never be too careful when it comes to home security. Herewith a few tips that will enhance the prevention of burglaries in the event that your house is targeted by criminals;  
Ensure that perimeter doors are fitted with adequate locks. Fit suitable "spacers", locks or bolts to all sliding doors to prevent them from being lifted off their tracks. Ensure all duplicate keys are locked away if not in use. Install a safe for weapons and valuables.

Keep the garage and tools shed locked when not in use. Install outside lights that can be remotely controlled from inside the house.

Do not leave hidden keys. Leave your house key with trusted neighbour or the key holder so that access can be gained in an emergency.

Do not allow strangers into your home to make telephone calls. Rather offer to make the telephone calls for them.

Do not go outside, only once your eyes have become accustomed to the dark.

Ensure that anyone leaving your property can get into their car, start it, lock the doors and be fully prepared to drive off before the gates are opened.

If you have dogs, take them with you, especially after dark.

Install electric gates - consider this a necessity rather than a luxury

If you spot anything suspicious in your immediate vicinity, do not leave you property or hesitate to drive away form it.

Be particularly alert if you live in a cul-de-sac, given their single point of entry and exit.

Keep remote panic button when arriving home or leaving home.

More importantly try stay safe during this holiday!



#### Our Vision:

To be the most trusted comprehensive Financial Service Provider .

#### Our Mission:

Dedicated to providing and managing integrated financial services

#### TAKE NOTE OF FOLLOWING DATES:

Our office will be closed from  
12h00 Friday 23 December 2011 until  
Tuesday 27 December 2011

and

12h00 Friday 30 December 2011 until  
Wednesday 3 January 2012

However should you have any emergency, contact Louise Miller - 0845115010



**BEST REGARDS FROM TINUS, LOUISE, LEANNE, NADINE AND ALEX - SHORT-TERM DIVISION**