

Communicator

INFORMATIVE MAGAZINE

Second Quarter | 2025

#TIA2025 IS
Coming to
SABC 3

Upcoming
Events

Exclusive
interview with
SA Glass

CPD
Sessions



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- 24 July - Insuring SMMEs
- 31 July - Inspiring the Youth
- 7 August - Eight Days of Anarchy
- 14 August - City Synergy
- 21 August - Insurance for All
- 28 August - Embedded Insurance
- 4 September - The Grand Finale

The IING is thrilled to announce
that our Vice President, Shannel
Visser, has earned a spot in the
prestigious Top 20!





SA Glass has emerged as a leading sponsor for the IING this year, capturing the spotlight with their dynamic contributions. We had the privilege of sitting down with Leroy Morgado, the visionary managing director at SA Glass, to delve into the driving forces behind their success and future aspirations. Here's what he had to share.

What inspired the founding or growth of SA-Glass, and how has the company evolved over the years?

SA-Glass was founded to fill the gap in exceptional, customer-focused service. We've grown by combining good old-fashioned service with modern solutions.

What is your vision for SA-Glass in the next 5 years, especially in an increasingly tech driven environment?

Our vision is to stay ahead by embracing new software and industry developments – in this space, you either adapt or get left behind.

How does SA-Glass maintain its competitive edge in the South African glass services industry?

We maintain our edge by consistently delivering good old-fashioned, reliable service that customers can trust.

How has mobile service technology transformed your service delivery model?

SA-Glass started in the mobile space and has since specialised in it, cementing our position as leaders in mobile glass services.

Are there any exciting new technologies or innovations SA-Glass is exploring in auto or architectural glass?

Yes, we're actively exploring cutting-edge technologies in both auto and architectural glass, including advanced calibration systems, smart glass solutions, and innovations that enhance safety and energy efficiency. Staying at the forefront of these developments allows us to offer our clients the best and most reliable service.

What makes your mobile fitting service a game changer for your customers?

Our mobile fitting service revolutionizes convenience by bringing expert glass repair and replacement directly to our customers—saving them time and hassle without compromising on quality.

Is sustainability a focus for SA-Glass? If so, how are you integrating it into your operations or supply chain?

Yes, sustainability is a key focus for SA-Glass. We integrate it by working with responsible suppliers and adopting environmentally conscious practices throughout our operations.

Does SA-Glass support any community upliftment or social responsibility initiatives?

Yes, SA-Glass is actively involved in community upliftment. We co-sponsor initiatives with insurance partners and participate in food drives, as well as spend time supporting old age homes, children's homes, baby centers, and orphanages.

What leadership principles do you live by, and how do they shape the company culture at SA-Glass?

I lead with honesty and integrity – without them, you're only fooling yourself. At SA-Glass, we trust the process and build our culture on these core values.

What has been your biggest lesson or proudest moment as the MD of SA-Glass?

My biggest lesson as Managing Director is that starting the week strong sets the tone for a productive and successful week ahead. My proudest moment was seeing the results of years of hard work, late nights, and dedication begin to pay off. Yet, I remain humble, knowing there's still much excellent work and service to deliver—God willing.





B-IING-O



NIGHT

Was a Huge Success

The IING bingo night was a thoroughly enjoyable experience. The event was very well-organized, with a fun and welcoming atmosphere that made everyone feel included. Each round brought plenty of excitement, lighthearted competition, and a sense of camaraderie. A big thank you to the organisers for putting together such a delightful event. Their effort and attention to detail did not go unnoticed, and it was clear that a great deal of care went into creating a night that was both entertaining and well-run. I'm very much looking forward to the next event!

GWII President - Kyndra Robertson

Had a fantastic night with the IING - so much fun and laughs - we were entertained by a fantastic Bingo Master - enjoyed reconnecting with industry colleagues- can't wait for the next one.

IIG President - Wilmine Prinsloo

Dearest Bianca and Shannel, On behalf of everyone at L and M Replacement Rentals, I salute you both and thank you, very much for last night's opportunity - I am quite thrilled!

The evening was quite splendid and the organization of everything was outstanding - You both are awesome!

MD L&M Replacements - Leslie MacDonald

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Proceeds from the event were donated to Pathways Pretoria

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The High Hazard Costs of Class 6 Waste Disposal

Understanding the Environmental, Financial, and Underwriting Risks of Pesticide and Herbicide Spills

As a leading environmental impairment underwriter in the South African market, we are regularly exposed to the full life cycle of a policy—from risk underwriting to claims response and eventual environmental rehabilitation. Over time, this exposure has deepened our understanding of how certain high-risk categories, particularly Class 6 hazardous materials, affect all stakeholders: insurers, clients, and the environment alike. This article aims to raise awareness of the real costs and complexities associated with the spill management and disposal of Class 6 dangerous goods—specifically pesticides and herbicides, which are commonly used in the agricultural sector.

What Is a Class 6 Commodity?

In the context of hazardous materials, Class 6 refers to toxic and infectious substances, further broken down into:

- **6.1 – Toxic Substances:** Chemicals that can cause serious health risks or death if ingested, inhaled, or absorbed.
- **6.2 – Infectious Substances:** Materials containing pathogens that can cause disease in humans or animals.

These products are designed for controlled use and are **not intended to be released into the environment**, particularly in large, uncontrolled quantities. Yet, when spills do occur, the impact is far from negligible.

The Underinsurance Dilemma

Despite their risk profile, Class 6 commodities remain **one of the most underinsured sectors**. Many operators in the agricultural space operate under the false assumption that such chemicals, being designed for use on crops or in the soil, pose minimal environmental risk if spilled. This misconception results in inadequate cover, with many requesting unreasonably low indemnity limits that don't reflect the actual costs of clean-up and disposal.

Even when third-party liability cover is mandated—especially for operators dealing with international manufacturers—there is often a lack of consideration for **first-party clean-up costs** and the significant **environmental rehabilitation** involved.

Spill Response Complexity and Cost

The clean-up of a Class 6 spill is complex and resource-intensive. Key cost drivers include:

- **The skill level of the response company**
- **Use of trained personnel with proper PPE**
- **Volume and type of contaminant**
- **Weather, geography, and proximity to sensitive receptors**

The bottom line: Proper insurance isn't an expense—it's a financial safeguard against potentially devastating liability. In the world of hazardous waste, especially in the agricultural space, **cheap is expensive**.

Compared to more common hydrocarbon spills, Class 6 responses may cost **30–40% more** due to these stringent operational requirements. Appointing underqualified or ill-equipped responders not only increases the risk to human health but also exposes the insured and insurer to greater liabilities.

Waste Disposal: The Real Cost Driver

Where Class 6 commodities differ most dramatically is in **waste disposal**. Under the *National Environmental Management: Waste Act 2008 (Act No. 59 of 2008)*, most Class 6 wastes are **prohibited from landfill disposal**, eliminating the cheaper and most accessible disposal method.

On-site neutralization is typically not viable, leaving **incineration**—the most expensive method—as the only legal and environmentally acceptable option. Costs range from **R28 to R100 per kilogram**, meaning that a **metric ton could cost R28,000 to R100,000, excluding transport and handling**.

By contrast, the same volume of hydrocarbon-contaminated waste might cost **in the range of R1,000 per ton—a 100-fold difference** in disposal cost.

Moreover, **not all Class 6 materials are incinerator-compatible**. If the material contains a high ratio of soil, it can turn to glass in the kiln, risking damage to the incineration facility. In the case of extremely hazardous substances, **international export for treatment**—often to Europe—may be required. This entails a **Basel permit process**, which is lengthy, bureaucratic, and very costly.

Implications for Underwriting and Premiums

These realities must be reflected in how policies are underwritten and priced. Underwriters need to consider:

- Realistic indemnity limits that reflect disposal costs potentially running into the millions.
- Tightened underwriting conditions that ensure proper handling and emergency response.
- Premium adjustments to accommodate the high cost of qualified response and incineration.

Conclusion: When Cheap Becomes Expensive

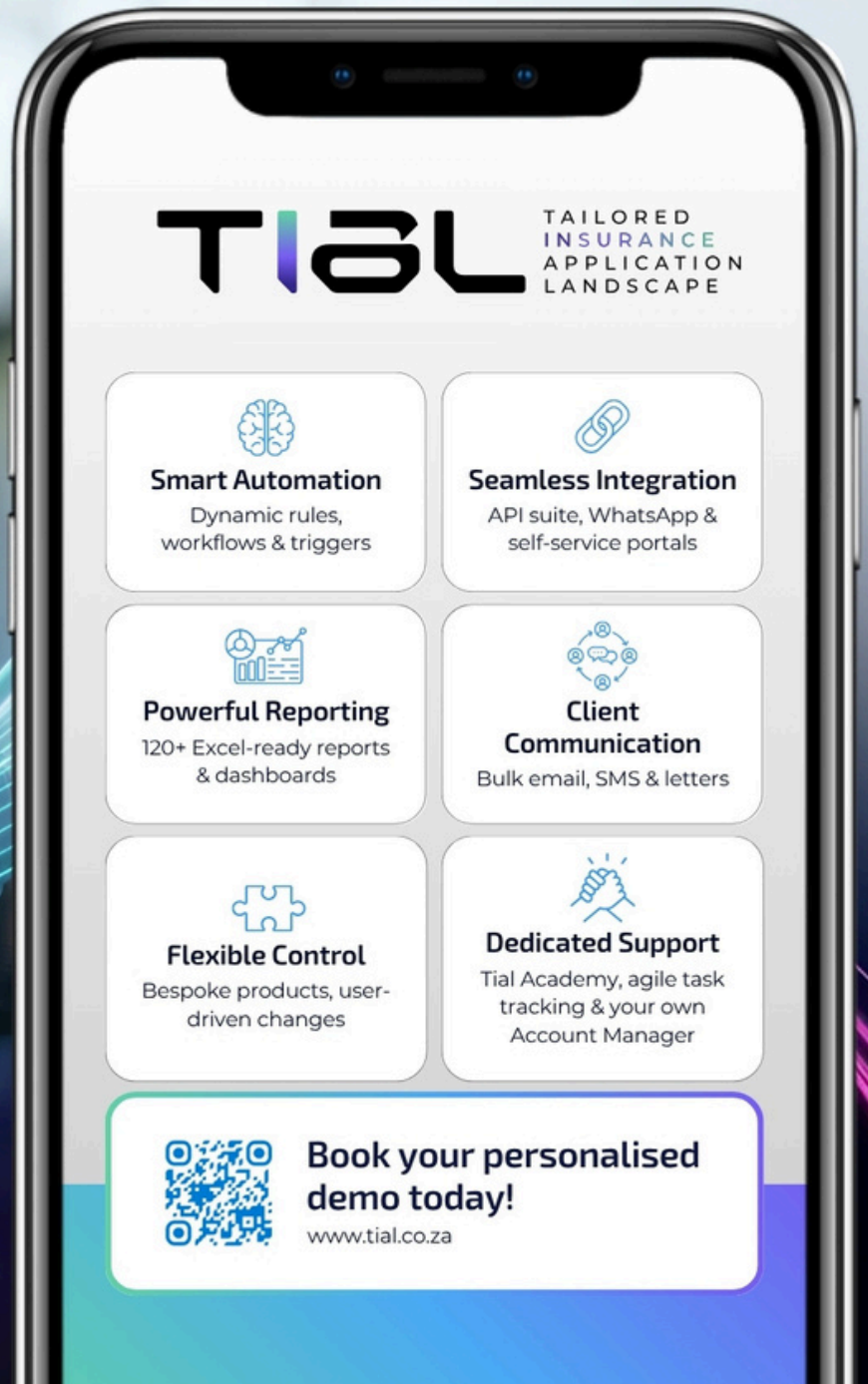
Environmental impairment risks are not areas where one can afford to cut corners. The temptation to seek the lowest premium or smallest cover often backfires catastrophically when spills occur—especially involving high-risk Class 6 commodities.



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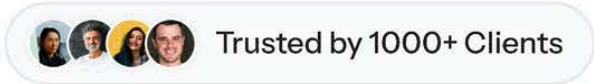
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Furnished, semi-furnished, or unfurnished property? Insurance essentials for rental properties

By **Ryno de Kock**, Head of Distribution at PSG Insure

South Africa's residential rental market is booming, with national rental growth reaching 5.6% in the first quarter of 2025 – the strongest quarterly increase in nearly eight years – according to the PayProp Rental Index.

This uptake in demand has brought a rise in properties being rented, let or changed into businesses such as Airbnb listings or B&Bs. But what many landlords, tenants, B&B owners or Airbnb hosts don't realise is how the level of furnishing in a property can significantly influence insurance needs.

Unfurnished properties

Unfurnished rentals typically exclude movable items like furniture and appliances, leaving tenants to bring in their own. For landlords, this means securing building insurance that covers structural risks like plumbing blowouts, fire damage or storm-related incidents. In addition, a public liability extension is essential to protect against third-party claims – e.g. if a tenant or visitor gets injured due to negligence on the premises.

Property owners' liability cover is also essential to protect against third-party claims. If the tenant or visitor's property is damaged due to an event which is related to the building – e.g. if a landlord does not maintain the property appropriately, and a roof tile is blown off by the wind damaging a vehicle – the property owner must have the necessary liability cover in place to cater for these damages. A major misconception among tenants is that the landlord's policy will cover their possessions, but it won't. This means tenants need their own contents insurance to protect items like electronics and kitchen appliances. For example, if a geyser bursts and damages your TV, you can only claim if you're properly insured. The landlord's policy will likely only cover structural damage caused.

Semi-furnished properties

Semi-furnished homes may include essentials such as a fridge, washing machine or a dining room set. In these cases, landlords either take out contents insurance in addition to the standard building cover or include the contents as part of the rental agreement. A comprehensive inventory list of these items is crucial. Each item should be documented including its replacement value.

Most property owners will include these items as part of the rental agreement, where each item should be documented reflecting its replacement value. This will normally shift the responsibility of insuring these items onto the tenant, who can be held liable for these items when the rental agreement ends.

Meanwhile, tenants remain responsible for covering their own belongings. So, if you bring in a high-end speaker system or personal electronics, be sure to specify them in your policy and consider adding these items to 'all-risk' cover if they leave the property with you.

Furnished properties

Fully furnished properties – whether rented on a long-term basis or listed on Airbnb – carry the greatest exposure for landlords. Here, a comprehensive contents policy is non-negotiable. From bed linen to TVs, everything should be insured at current replacement value. If you're hosting on Airbnb, make sure your policy covers multiple addresses if you have multiple risks. This will include your home and the rental property, if applicable. It is also important to keep an up-to-date inventory of all contents that are included in the insurance policy, reflecting the replacement value of each item.

Short-term lets also introduce a higher chance of theft and accidental damage. As such, Airbnb hosts are often faced with exclusions for theft without forced entry or damage caused by guests. Additionally, according to standard Airbnb insurance rules, cover may only apply if you reside permanently on the property and limit guest numbers to under six adults.

Even when the property is fully furnished, tenants should still cover any valuables they bring in. A tenant's computer, camera or designer coffee machine won't be included in the landlord's policy and may require separate listing under contents or all-risk cover.

It is also important to understand that a standard domestic insurance policy typically won't cover liability arising from paying guests. If you're listing your property on Airbnb or operating a guesthouse, you will need commercial liability insurance specifically designed to cover short-term or hospitality-related stays. This becomes especially critical when hosting international guests, who may claim damages in foreign currency. If renting out the property as an Airbnb or a B&B, it is crucial that the property owner have a disclaimer in place advising guests that the B&B or Airbnb cannot accept responsibility for their items, and guests should take extra precautions when leaving their belongings unattended.

If meals are provided as part of a guest's stay, product liability cover is essential to protect the owner against risks such as food poisoning. Furthermore, liability insurance can be extended to cover the actions of staff or employees – for example, if a waiter trips on a rug and spills hot coffee on a guest, the owner could be held legally liable. These scenarios may seem rare, but without the appropriate cover, they could result in financially devastating legal and medical claims.

With the right policies and expert advice, property rentals – whether furnished or not – can be an extremely lucrative venture in today's market. The key, however, is understanding the specific risks you are exposed to, and tailoring your cover accordingly. An experienced adviser can help you navigate exclusions, avoid underinsurance, and ensure that your policy truly fits your property setup.



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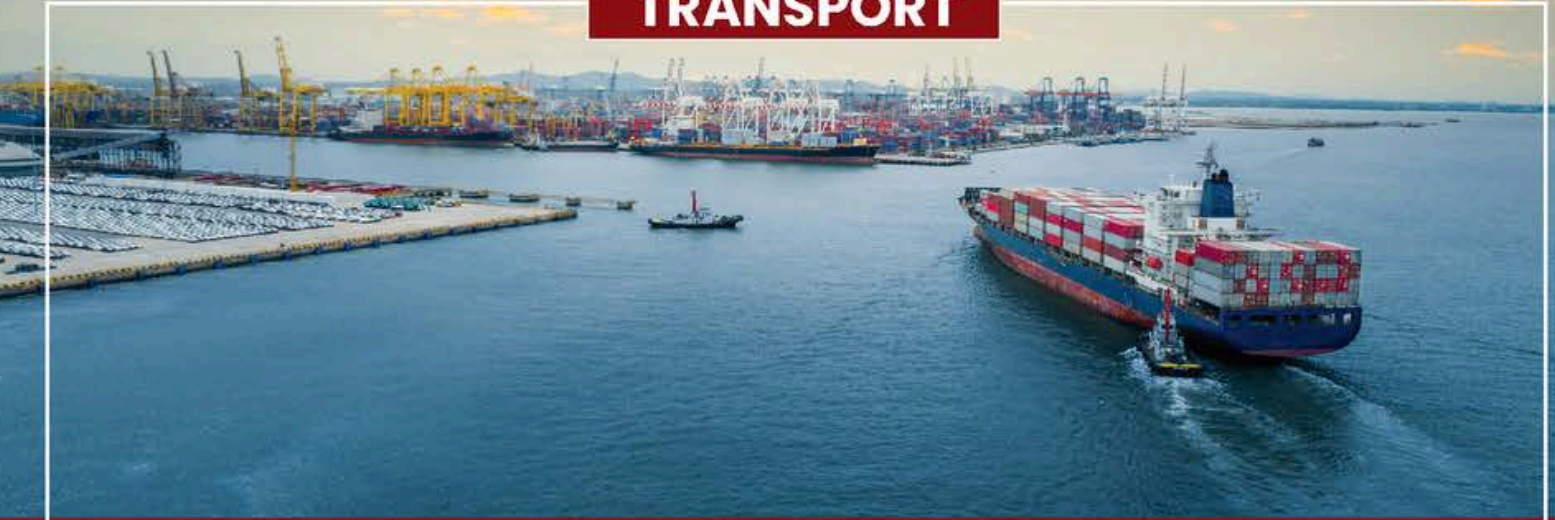
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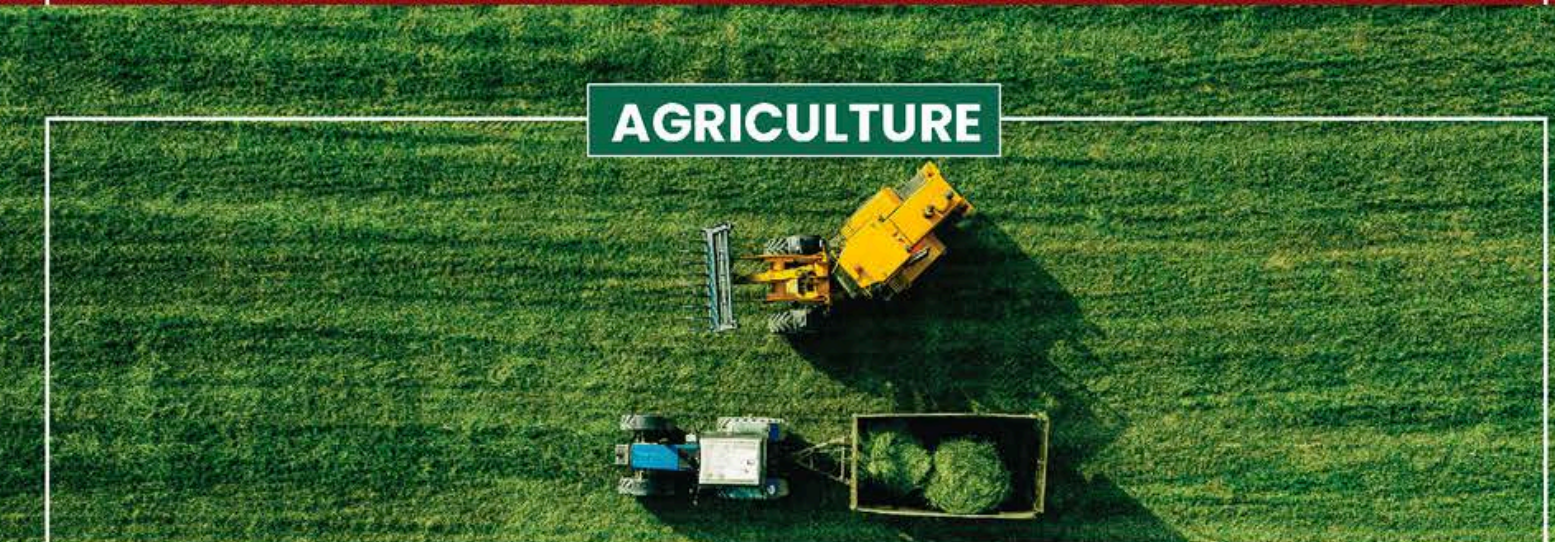


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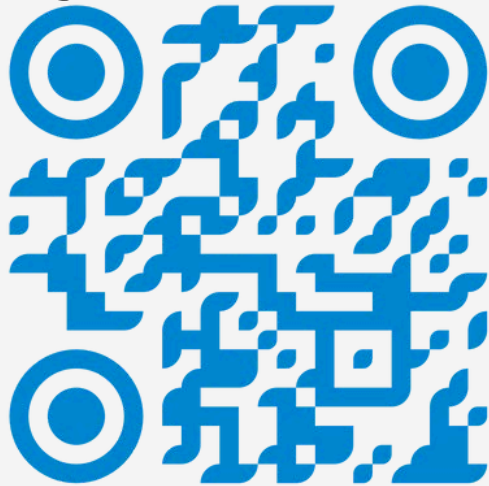
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An additional session in July and two sessions in August.
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