

Dated: June 2024 (Be aware some figures may be out of date but can be confirmed by Managing Agent)

GEYSER Q & A's FOR GENERAL GEYSER and RELATED CLAIMS

- ☎ Highway Coastal Plumbers, Trevor 084 811 4218
- ☎ Thynk-H20 (Leak detector/Plumbers) 083 458 6521
- ☎ Unlimited Plumbing & Building, Bruce 084 960 9189

Dear Owner

Notification of a defective geyser by the registered owner to insurance division via email. If you are in Aloe or Strelitzia Terrace, please direct your email to Erika Naidoo erika@uth.co.za.

For those in Plumbago Terrace kindly copy Yashveer Dhabideen yashveer.dhabideen@golden-shield.co.za /084 381 8825

The owner to be requested to complete the needed documentation to register a claim.

The owner can utilize a plumber of his own choice. However as per SANS 10254:2017 Edition 4.1 it is now compulsory it is now compulsory to be in possession of a Certificate of Compliance for any geyser replacement. Not being in the possession of the COC may affect any future warranty or insurance claims and deem them void should a COC not be provided to the manufacturer/insurer upon request.

A plumber may require payment upfront. UTH will then refund the unit owner directly: The invoice amount Less (-) excess.

Alternatively, the unit owner can pay the excess amount upfront and arrange with the plumber that UTH will refund the plumber directly: The invoice amount Less (-) excess.

The insurance company will pay the funds into the body corporate bank account on settlement of the claim. The geyser claim process is approximately 2 weeks however the replacement is done ASAP to avoid inconveniencing the resident unnecessarily.

Geyser - Replacement with conventional geyser in the range of R9000-R12 000, Insurance will pay for this however the owner is liable for the excess. This may differ depending on which Body Corporate you are in.

Q: DOES MY GEYSER HAVE TO BE REPLACED OR CAN IT BE REPAIRED?

A: In most cases, we have found that the geyser does not need to be replaced. An added benefit is your excess is less if the geyser is repaired rather than replaced.

Q: WHAT WILL THE INSURANCE PAY FOR IF MY GEYSER IS REPAIRED?

- ☺ Elements
- ☺ Thermostats
- ☺ TP Valves

- ☺ Vacuum Breakers
- ☺ Pressure Reduction Valves (Hi-Flo Valve)
- ☺ Drain Cocks
- ☺ Drain Cock Nipples, Expansion Valves, Isolator Switches
- ☺ Safety Valves

Q: WHAT WILL THE REPAIR EXCESS BE?

Excess for geyser repair (Thermostat, Breakers, Valve)

Strelitzia - Repairs

Limit - R1500

Excess - Nil

Aloe - Repairs

Limit - R1500

Excess - R250

Plumbago - Repairs

Limit - R1750

Excess - R250

Q: WHAT WILL THE INSURANCE NOT PAY FOR/COVER?

- ☹ Ripple Relays
- ☹ Faulty Circuit Breakers
- ☹ Geyser Mains Off
- ☹ Leaking Pipes around the Geyser
- ☹ A Geyser Replaced where no Actual Claim has Occurred.

Q: WHAT HAPPENS TO MY DAMAGE CUPBOARDS OR FLOORS AS A RESULT OF A GEYSER BURSTING?

A: IMPORTANT

- ☞ FIRSTLY, you must do everything possible to minimize the damage. Turn off the water mains, mop up and or call out, to assist for deep clean and dry.
- ☞ A 'Geyser Claim Form' must be completed within 24-48 hours Weekdays and you must notify the Managing Agent of this resultant damage.
- ☞ The contractor must only quote on the immediate damages caused and not old and/or original existing damage. An Insurance assessor **may** be appointed at any time during the claim to oversee and inspect the damage as well.
- ☞ Insurers do require a comparative quote so it's best to get 2 quotes on the damages only. **Photos** of the damage caused during the incident, just after and at inspection all help you to submit the claim quickly with evidence. Submit these with your claim form quickly.
- ☞ If the costs for repairing/replacing the damaged items are LESS than the excess, the costs will be for each owner's own expense. Further T&C's may apply

Q: THE CUPBOARD WHERE MY GEYSER IS STORED WAS DAMAGED DURING THE GEYSER REPLACEMENT, WHAT MUST I DO?

- A:** Sometimes it is difficult to fit a geyser especially when it is placed into small cupboards.
- ☞ The selected plumbers have been advised to take care on dismantling/refitting units but sometimes this is impossible where the cupboards are just too small to work in.
 - ☞ The insurers will only allow the maximum geyser replacement limit to be paid for any geyser replacement as stated on the policy and that may include the cupboard being dismantled, refitted and those labour costs or material costs.
 - ☞ Please check the work done and report problems urgently/immediately.
 - ☞ Example insurer will only up to maximum limit on 150L geyser replacement)

NOTE:

- ☞ The insurers do not accept paying cash in lieu of settlement. Final agreed figures will be paid into the Body Corporate account who in turn will settle the relevant contractor.
- ☞ The insurance company will do their best to ensure that the repairs and/or replacements are equivalent to what the circumstances was before the claim occurred.
- ☞ NO betterment/improvement is allowed.
- ☞ You must ensure that there is access to the flat/premises during the week and
- ☞ Do not wait for the water to cause further damage to your residence.
- ☞ PLEASE NOTE: The policy DOES NOT cover the contents of your flat – ONLY fixtures and fittings.
- ☞ **“Wear and Tear” (Rust, moldy and or brittle) and/or “Lack of Maintenance” claims are specifically excluded; e.g. Leaky taps or roof, leaky pipes exposed or inside the walls, window frames, etc and the slow resultant damages they have caused (anything that requires maintenance by the owner, gradual deterioration over a period, decay) .**

Q: WHAT DO I DO IF MY GEYSER IS LEAKING OR BURSTS?

A: IMPORTANT

- ☞ Switch the geyser off at the distribution board.
- ☞ Turn the water supply off.
- ☞ Do everything possible to minimize further damage.
- ☞ Report the incident to the supervisor and Managing Agent.

Q: WHAT DO I DO IF IT HAPPENS AFTER HOURS?

A: You may contact a selected plumber directly and instruct them to go ahead with the repairs/replacement off the geyser: (Plumber will check warranty or if repairable on site)

☞ Excess for geyser replacement is

☞ Aloe R1500

☞ Plumbago R3000

☞ Strelitzia R 3500

☞ Example : The insurance company will refund the balance of R10000 (150 l geyser) less the R3500 = R6500

☞ The balance of the invoice, if the plumber charges over the limit, will be for the owner's account together with excess.

Q: I DON'T KNOW ANY REGISTERED PLUMBERS?

A: The BC and Managing Agents have service providers who have supplied them with a service guarantee and who are familiar with the building requirements.

We recommend using these plumbers only. We cannot assure the service quality and/or guarantee on the work done and/or products that have been fitted by other plumbers.

Contact numbers can be found on page 1 of this document.

Should you use your own plumbers and there is a plumbing issue as a direct cause of their fitment, it is the owners responsibly to pay or get their own plumber back out to resolve the matter whereas the recognized plumbers will be much more responsive.

The owners at Plumbago Terrace can contact insurers (Santam) directly-ALL HOURS – 0860 101 305 (toll free). Owners will need to quote the Santam Policy Number **RE05851** and a plumber will be appointed.

Q: I USED MY OWN PLUMBERS, WHAT NEEDS TO BE ON THE INVOICE?

A: i) Requirement for Geyser replacement invoice

- 1) Detailed Invoice
- 2) Photos of the new and the old geyser as well as the Serial number of the new and the old geysers
- 3) Parts and materials used as well as the make and model.
- 4) Plumbers COC (a PRIB coc is not a requirement however a normal plumber's coc is required)

ii) Requirement for Geyser repair invoice

- 1) Detailed Invoice
- 2) Photos of the problem
- 3) Parts and materials used as well as the make and model where applicable.