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**16th**

**NOV**



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# HOLIDAYS AND INSURANCE

## SOME THINGS TO CONSIDER AROUND THE PROPERTY





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SECTIONAL TITLE INSURANCE SPECIALISTS  
AUTHORISED FINANCIAL SERVICES PROVIDER - F.S.P. LICENSE NO.: 15269

Mike Addison



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The information and mitigation suggestions made herein are general and basic and thus require your own further investigation and inputs in line with a particular scheme's needs.

Use this information and any templates at your own risk

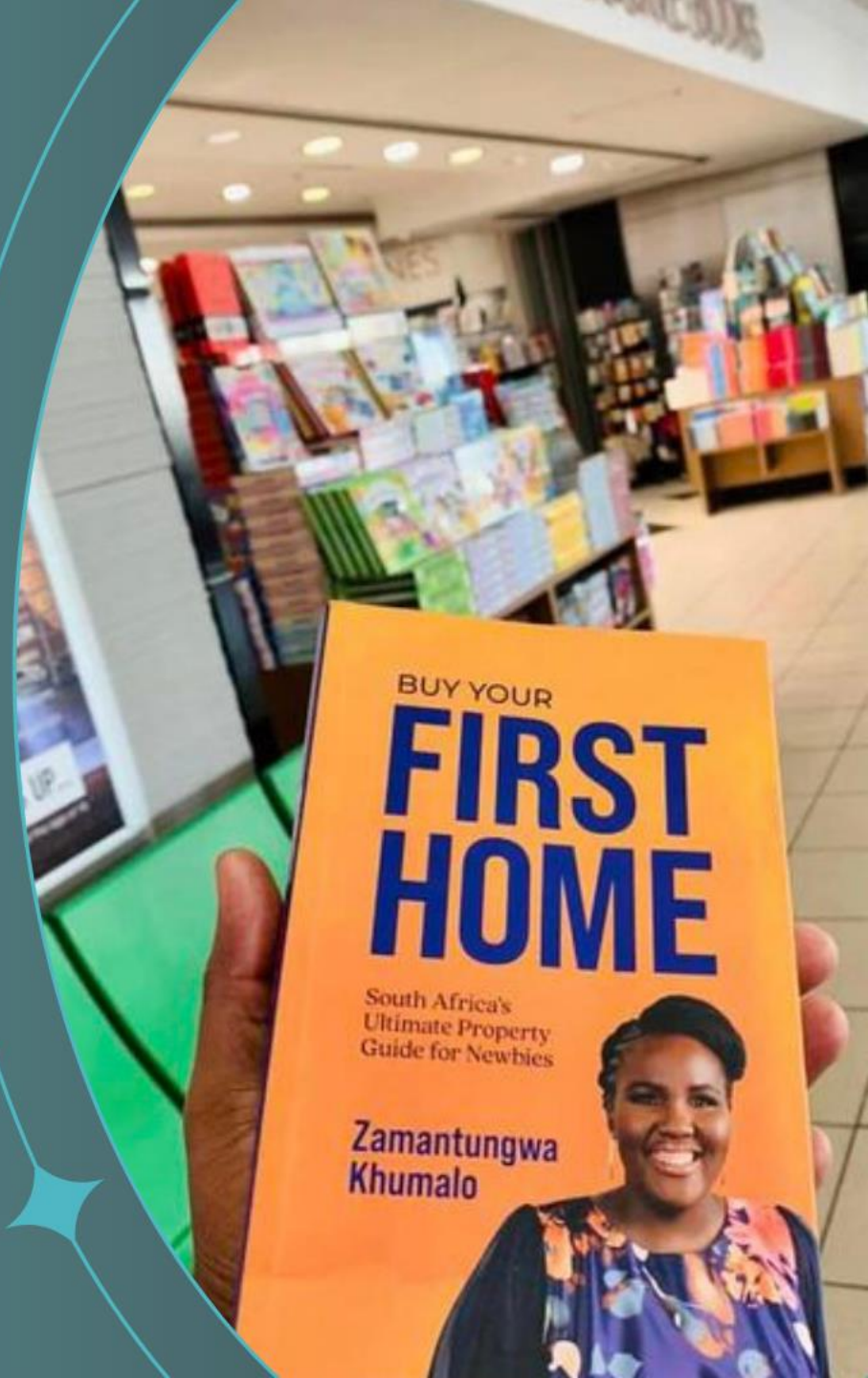
The opinions expressed here are those of Mike Addison and not necessarily in line with those of TVDM Consultants or Addsure.





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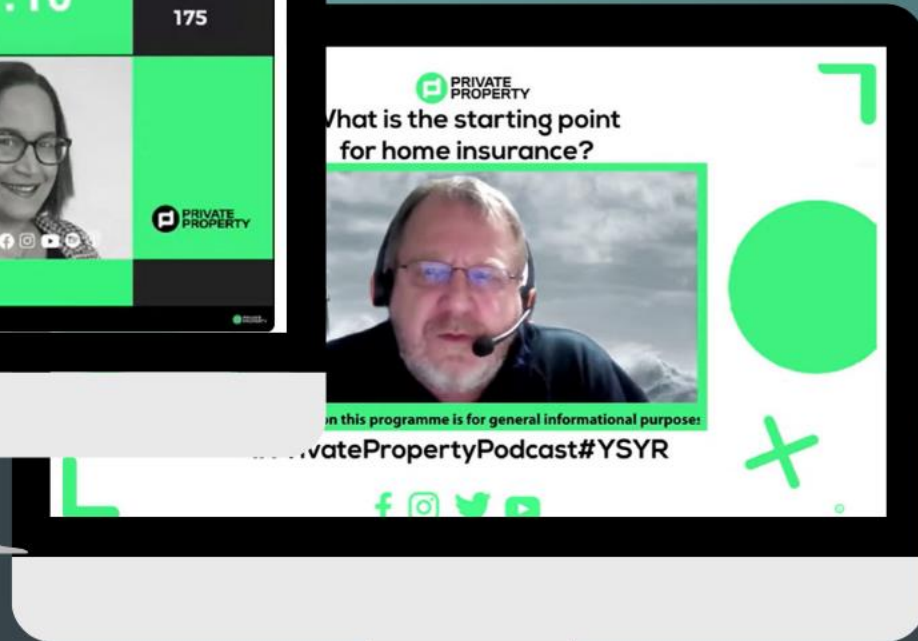
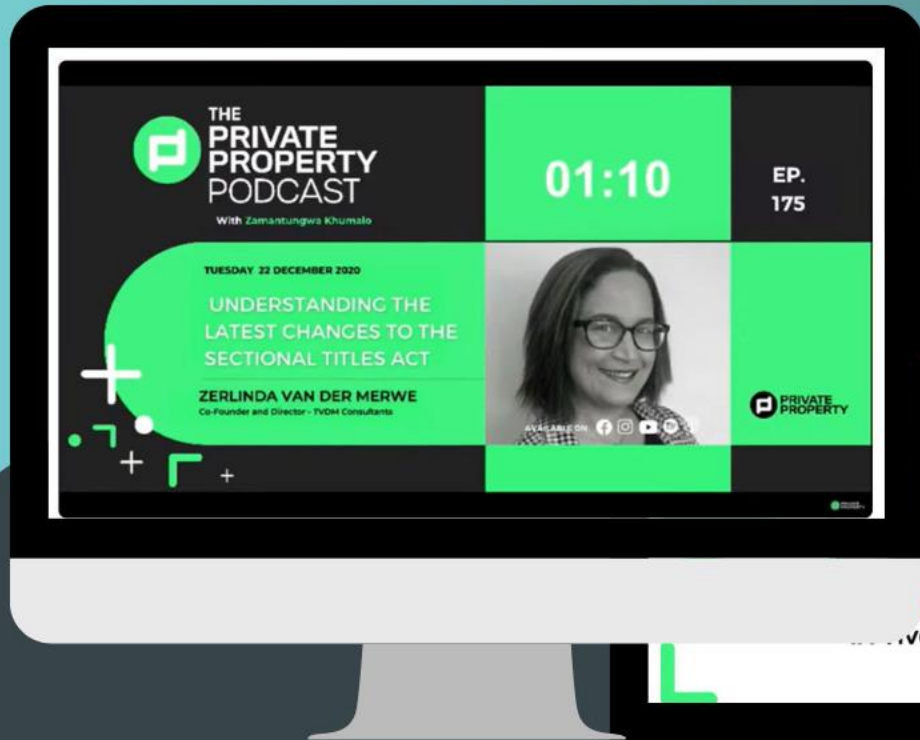
# ZAMANTUNGWA KHUMALO LUCKY DRAW





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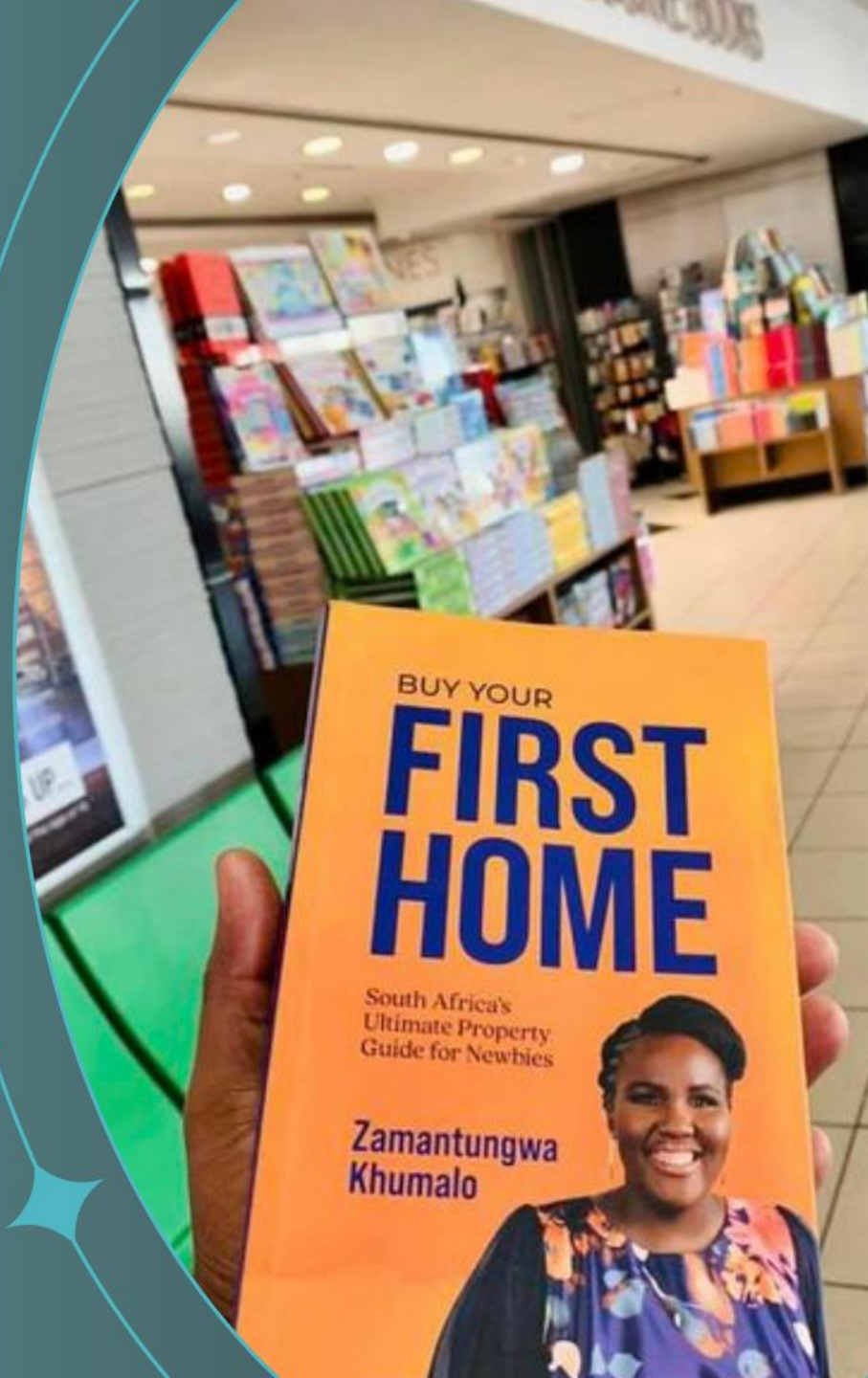
# ZAMANTUNGWA KHUMALO ?





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# ZAMANTUNGWA KHUMALO LUCKY DRAW





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# SWIMMING POOLS







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Average number of fatal drownings per annum:

**1477** in South Africa.

Average drowning rate:

**2.54 per 100,000** population for the period 2016 to 2021.

**January** had the highest number of fatal drownings, followed by **February**.

**Sundays** were the day of the week when fatal drownings occurred most frequently.

Most fatal drownings occurred between **16:00 and 19:59**.

The **0-4-year age group** had the highest prevalence of drowning.





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## **What do these statistics tell us?.**

High risk

Holiday season and weekends

Toddlers at high risk.





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## **What can be done?.**

**Communicate with owners and residents**

**Have clear rules which are visible**

**Strictly enforce swimming pool rules**

**Ensure children are supervised**

**No alcohol or drugs near pool**

**Be more vigilant on weekends**

**Prepare for holiday season**

**Ensure all safe around pool**

**Know what to do if emergency**

**Access and gate mechanisms always good**

**Safety equipment**

**Check local by laws**





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## Swimming pool safety guidelines

21 January 2015



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## Supervision around common area swimming pools

10 December 2018



It is alarming how many people will let their children go to the pool on common pool supervision. Standard management rules or prescribed management rules do not cover this behavior.

We can only hope that bodies corporate with swimming pools have their own rules incorporated in their conduct rules to cater for the rules around their swimming pools. These rules should then be displayed prominently at the swimming pool and more importantly, it should





**EXAMPLE OF A LETTER TO RESIDENTS OF A SCHEME – DECEMBER 2018**

Below is an excellent letter sent out to residents of a scheme managed by Pierre Wyss of Direct Complex Services in Edenvale.

Pierre has kindly permitted Addsure to post this as a sample on our website and is duly acknowledged.

**Disclaimer:**

Neither Addsure FSP 15269 or its directors, advisors or employees nor Direct Complex Services or their directors or employees take any responsibility where contents of this sample are used.

The contents hereof are to be used at your own discretion.

It is recommended that you format your own wording and take into account the risks in your particular environment and especially take into account the conduct rules of your scheme.

National Building Regulations and National Standards as well as local bye laws in respect of your swimming pools and play areas in your areas need to be considered.

More can be added to this example (It is simply a good example of communication in this regard).

Some additional ideas:

- Draw attention to your conduct rules
- Display swimming pool and play area rules prominently
- Enforce child supervision and access control as far as possible
- Display emergency numbers
- Plus more

Use any of this content at your own risk



**BEST WISHES TO ALL OUR OWNERS & RESIDENTS**

Dec 2018

With the year-end fast approaching the Trustees & we at Direct Complex Services we would like to take this opportunity to wish our Greenfields owners & residents well over the festive period. To those spending time with family we wish you a wonderful time together and to those travelling to holiday destinations may it be a safe one.

**Children's Playground Area**

The Children's Playground has been prepped for the school holidays coming up, and is looking great for all children of Greenfields to enjoy.

The jungle gym has been erected for children to play, however the supervisors and child minders must ensure that the children are using the facility properly, as to avoid any serious accidents.



**Responsible Visiting & Play**

We must also remind the children's parents that it is your responsibility to ensure that those in your care, which may also involve visitors, must adhere to the rules and regulations of the complex. We urge parents to inform their children not to damage any of these facilities. Any intentional damage caused will be for the cost of the resident at the complex. Please understand you are ultimately responsible for your children and your day visitors as well – *you have been warned.*

**Access Roads & Parking Areas**

We are often faced with complaints as a result of children playing/socializing in the parking areas, particularly between the vehicles, causing damage to the vehicles. In terms of the rules this is not allowed and this must be enforced by the residents.



No cycling, roller skating, skateboarding or any game is permitted in the paved access roads and parking bays. It is simply unsafe for children to play in access roads and parking areas where travelling vehicles pose a danger to the child; hence playground facilities are provided to prevent children from playing in areas that are restricted to children's play time.

As per previous correspondence, an admin fee of R150 will be levied to those that do not comply.



**Substances (Cannabis) - Public & Common Areas**

I am sure we have all parents support with regards to the following: Whilst Cannabis has been legalised one should note that it is still only to be consumed in one's own private unit.

What we want to avoid is children from experimenting in public places amongst their friends, as this could influence others to participate.

We will action strongest terms to those that choose to ignore this.



**Alcohol Abuse**

In the school holidays we have noted that some of the older children feel they are entitled to drink strong alcohol/spirits in the playground/pool area. This is mainly during the week when parents are not aware of this. Please note we are not here to police the older children's activities and want to prevent this type of behaviour as it soon leads to drunkenness which is unacceptable behaviour in a playground environment.

**Avoid Glass Containers in Playground & Pool Area**

For reasons of safety **NO** glass containers may be taken in the pool area.

**Playground flood lights will allow children to play until 9pm, thereafter lights will go out so as to have silence for the surrounding units.**

From a safety point of view strict control of the pool area must be maintained and the gate between the play area and the pool must be secured at all times.

**To allow younger children access to this area is looking for trouble and we don't believe that a 16-year-old, who is allowed access to the pool is able to take responsibility for smaller children in that area. We really don't want a drowning so make sure your young children are suitably supervised.**

Please be considerate to those around you – Thank You



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# CHILDREN'S PLAY AREAS





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## Children's play areas on common property: What are the risks?

26 October 2021



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## Trampolines on body corporate common property

18 February 2019

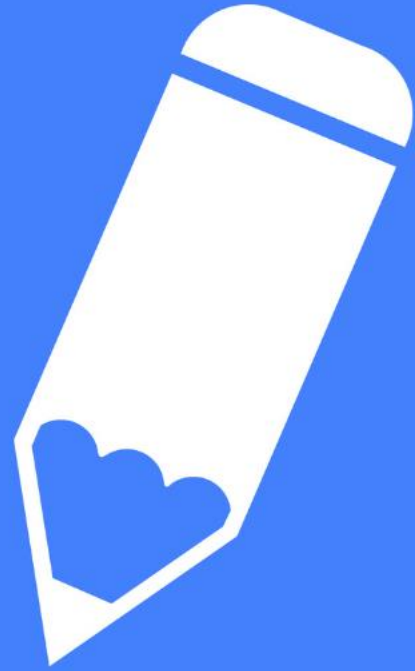


Imagine the following scenario: An owner has just moved into the complex. They come from they previously had a trampoline installed and decide to donate it to the body corporate. Should we accept this kind of donation for the children in the complex?

In our opinion, the managing agent who advises to respond with a resounding 'no' is acting in the best interests of everyone.

**Common property additions**

**BLOG**





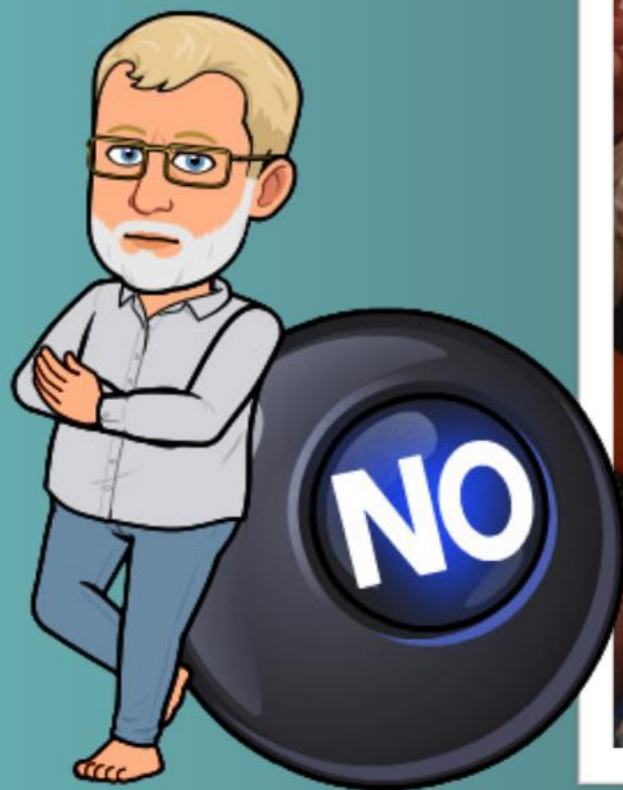


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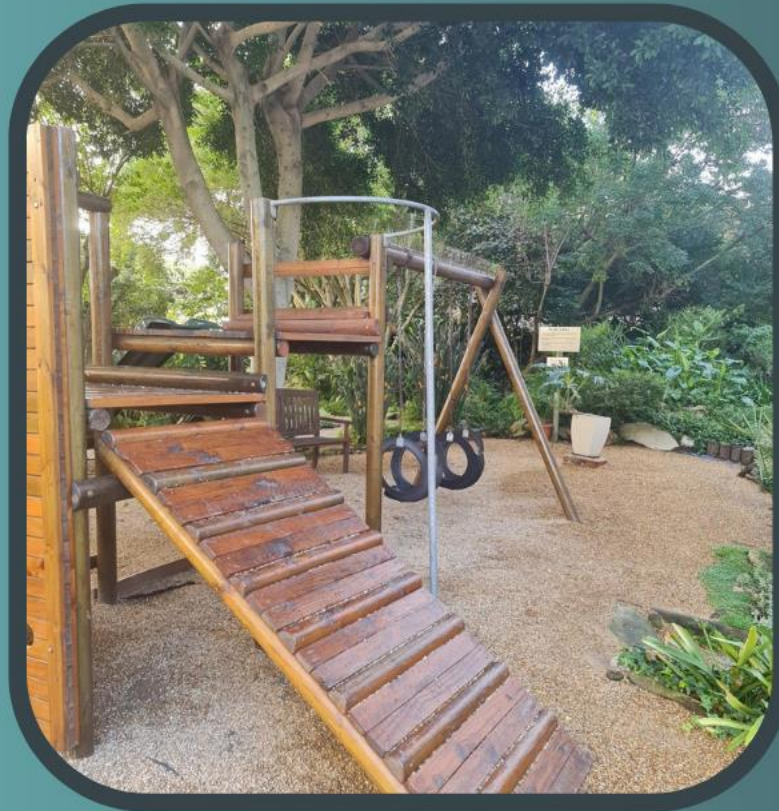


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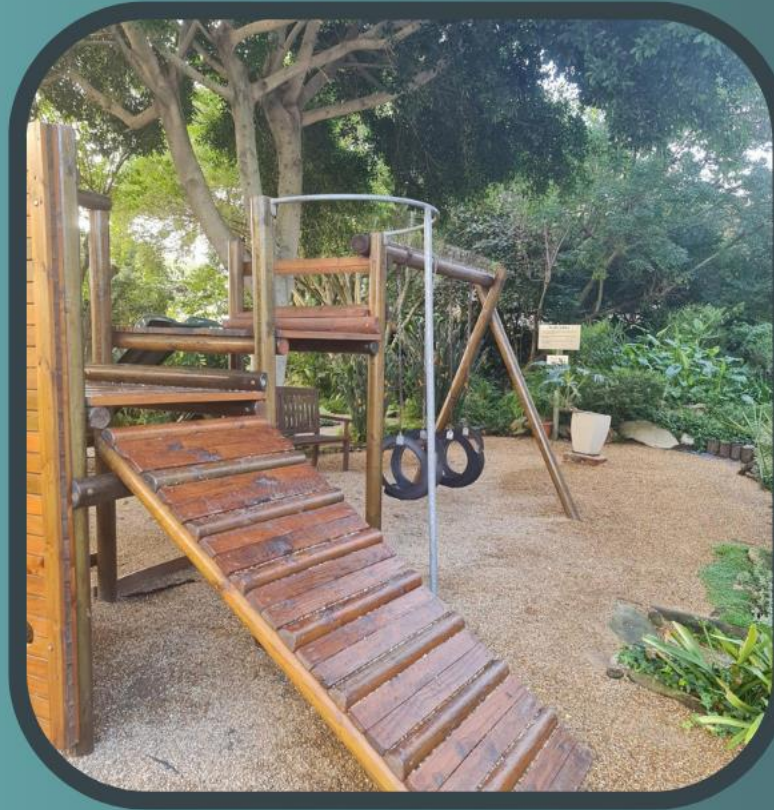




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# Marion Fogell St Martini Gardens





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### **Guest Access and Visitor Parking:**

Review and communicate any policies regarding guest access to the property and the use of visitor parking spaces. Clarify procedures for obtaining guest passes or permits.





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### **Holiday Decorations Policy:**

If the sectional title scheme has guidelines or rules regarding holiday decorations, remind residents of these policies. Ensure that any festive displays adhere to community standards and safety regulations.





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## **Utilities and Infrastructure Check:**

Inspect and maintain essential utilities and infrastructure, such as elevators, plumbing, and electrical systems. This is especially important during the holiday season when there may be increased usage.





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## **Weather-Related Preparations:**

If your region experiences severe weather conditions during the holiday season, take precautions. Check drainage systems, clear gutters, and prepare for potential storms to minimize any damage.







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### **Pets Policy Reminders:**

If there are specific rules or guidelines regarding pets in common areas, remind residents to adhere to these policies. This is particularly relevant during holiday seasons when there may be more visitors with pets.





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## **Internet and Communication Systems:**

Ensure that internet and communication systems in common areas are functioning properly. This includes Wi-Fi in communal spaces, intercom systems, and any technology used for community announcements.





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### **Security Assessment:**

Conduct a thorough security assessment of the common areas. Ensure that all security systems, such as surveillance cameras and access control systems, are in working order.





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## **Lighting Inspection:**

Check and replace any faulty lighting in common areas, especially in parking lots, walkways, and entrance areas. Well-lit spaces can deter criminal activity.





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### **Emergency Preparedness:**

Review and update emergency procedures. Make sure all residents are aware of evacuation plans and emergency contact information. Check the functionality of fire extinguishers and other safety equipment.





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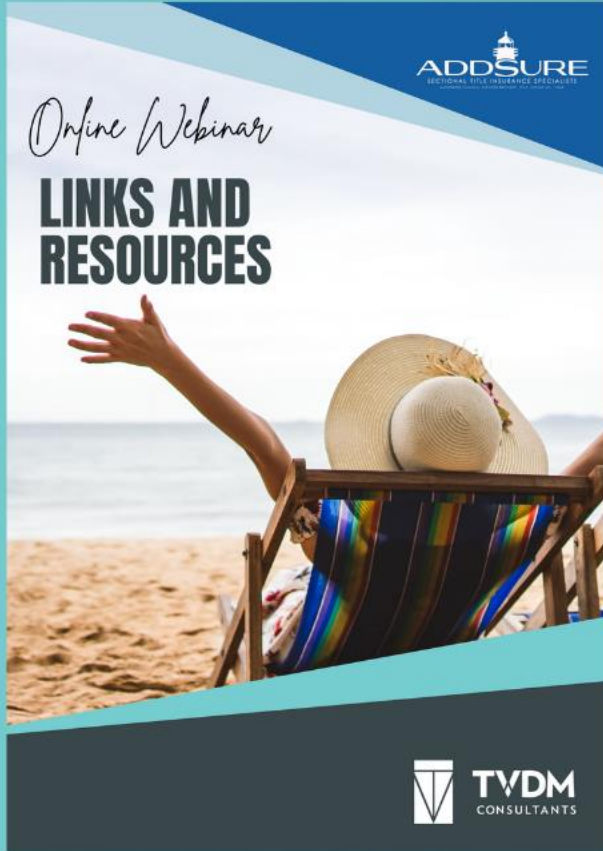
### **Landscaping and Maintenance:**

Ensure that landscaping is well-maintained and that any potential hazards, such as loose branches or uneven walkways, are addressed. This helps prevent accidents and maintains an attractive environment.





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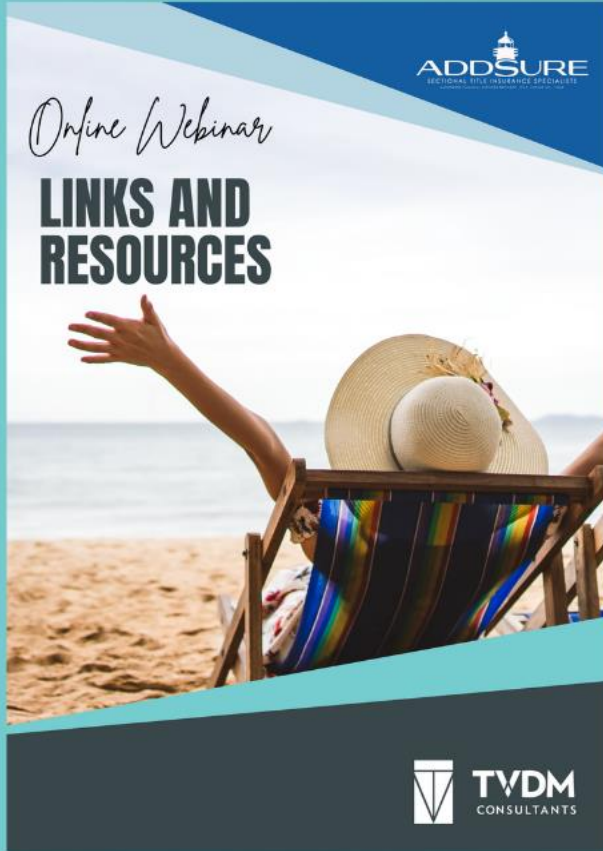
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