



THE CELL NEWS



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When to shout the F-Word!

When you see that big red flame, soot and smoke rising up at a ravaging speed, know its time to shout that f-word; FIRE! as many times as you can. Fire is fast becoming one of the most dangerous enemies of humankind, flora and fauna given the devastating effects left behind. In many instances, fire leaves trails of irreparable damages, loss of production, and in case of veld fires - destruction of vegetation and natural creatures. Of great concern lately has been the loss of innocent human life which has been caused by uncontrolled fires in both urban and rural areas.

According to the Sunday Mail of 27 May 2007, more than 10 elephants and an undisclosed number of smaller animals were burnt to death in the Hwange National Park after a veld fire, the largest of its kind in Zimbabwe, engulfed the game reserve in 2006. This was described as a serious threat to the country's tourism sector, amid calls by players in the industry to come up with stringent measures, including prosecution of those found liable of contravening the Forest Act. The IRIN News of 29 September 2009, reported that about 46,000 hectares of arable land went up in flames in recent months. Environment Africa (EA), a non-governmental organization promoting environmental management and biodiversity practices, said the capacity to fight wild fires has also been compromised in the past decade as a consequence of the country's economic meltdown.

Veld fires have posed more threats than any other type of fires especially in the current dry summer season. In most cases, people have lost their lives and valuable property as a result of veld fires. This has been a common feature in both rural and urban areas in places where there is some grass and vegetation vulnerable to fire. Recently, the Civil Protection Unit of Zimbabwe, a disaster Reaction unit was reported saying that their

unit has attended to over a hundred fire outbreaks between September 2009 and the current month, with some recording both human and animal fatalities. Given this situation, it has become imperative to take proactive risk management measures to reduce the effects and catastrophic nature of fires. This can be taken on a micro basis but might save human life, property, flora and fauna.

Closer to veld fires is what we have termed "urban fires" which normally affect homes and industrial areas. Even though the occurrence of such fires is minimal, the damage caused is horrifying in the quantum of both costs and ripple effects. Given that urban infrastructure require massive financial investment as compared to rural areas, urban fires are more financially costly in terms of losses as compared to any other type of fire. Normally, the damage caused does not only affect the organizations concerned especially in the case of businesses, but may also spread to all down and upstream beneficiaries.

It now becomes an unwritten law that all urban infrastructure need fire insurance given the high rebuilding and consequential costs caused by a fire. In the current economic environment, it is a big temptation for both individuals and corporate organizations to operate "by the grace of God" without fire insurance. However, it has been to many companies' demise and families' peril as fires reduced their assets to ash in no time. Of great concern is the local fire stations' ability to tackle this devil as in more instances the fire departments have been caught with pants down.

Cell Insurance offers Honeygold Homesure for domestic houses and Honeygold Assetsure for commercial properties which are effective fire and allied perils insurance covers (*Wisebee*)



Did you know?

More than 500 billion honeybees die everyday as a result of veld fires?

Global Buzz

THE Forest Act of 1996 forbids people from burning growing or standing vegetation on any land without prior notice to the occupants of all adjoining land and the police. The Act further stipulates that in the event that one is found guilty in a court of law, the accused will be liable of either a fine or imprisonment. Environmentalists, however, called for stiffer penalties and custodial terms for people who start fires saying the fines and terms proffered on arsonists were too lenient. In spite of these sentences, both the ecosystem and people's lives and property remain in danger hence the need for more awareness campaigns. (*AllAfrica.com, 8 August 2009*)

THE European Commission's proposal to renew parts of the Block Exemption Regulation concerning insurance pooling arrangements, but letting other sections expire, is drawing lukewarm support and some concern from risk management and insurer groups. (*Business Insurance, 19 October 2009*)

SOLAR-PANEL theft is such a new phenomenon that there are no hard-and-fast statistics—just a series of anecdotal reports from countries as far-flung as South Africa, Australia, India and Britain. Theft appears to be down in recent months as demand for the panels softens and prices drop. But solar consultants, insurance agents and law-enforcement officers say the problem is real. (*Wall Street Journal, 19 September 2009*)

GEOLOGY experts say "it's not if the Big One strikes, it's merely when". Yet the cost of insuring against earthquakes is so prohibitive for businesses that it is not part of their risk management strategy. (*Business Journal, 16 October 2009*)

Fire insurance cover

Fire insurance is one of the basic covers offered by many insurance policies in short-term insurance. In many cases, people purchase insurance policies not knowing the perils they are covered against. It is imperative to scrutinize the insurance policy and make sure that there is fire cover included in the policy.

In its basic and simplest form, fire cover is in many insurance policies a major peril. This is the case in motor insurance, assets all risk cover, homeowners, householders and many other policies that have material damage cover. The major reason for this is that fire is one of the greatest and most destructive peril in any insurance policy. The history dates back to the early 17th century London fires that saw destruction of property and human life. Thereafter, fire became insurance's worst enemy.

Policies that have fire cover do not only cover the physical damage caused by the actual combustion of material. In most cases, policies with fire cover state that they cover "fire and allied or related perils". The most surprising thing is that some of the perils are by no chance related to a fire (*and You thought insurers were wise?*). One of

the major allied perils and closer cousin of Fire is lightning damage. This is self explanatory, any loss resulting from lightning bolt striking a property causing damage will be covered whether ignition takes place or not. The strange cousins of a fire damage include flooding, storm water damage, leakages and any accidental water damage to property. Such losses are also covered under a fire policy as "allied perils". The cover also extends to storm related damage from landslides, mud slides, geyser leakages as a result of an unforeseen event and a number of other perils. What is important for any insured client is to verify with the broker or insurance company what their cover entails.

In other policies, fire can be taken as a single peril. This includes motor insurance where one can take a full third party, fire only cover or an asset policy where one can take a fire only cover. As much as these policies might be cheap, one must note that cover is limited to fire damage only. It is very saddening when people continuously burn the veld and bushes where only mother nature's grace is the insurance policy. Always make it a point to avoid burning uncontrolled fires and also rebuke the offenders. (*Wisebee*)



THE CELL-BRAND



HONEYGOLD

Personal Accident with Funeral Cover


Good news to all Cell Brand customers, the Honeybees have introduced yet another sweet innovation to your Honeygold range of products. You can now access some funeral cover at your convenience through the personal accident policy.

Honeygold Personal Accident Cover has been given a face-lift by giving a pronounced funeral assurance extension to the product. This can be accessed through the Individual Personal Accident Cover or the Group Personal Accident Cover for large organizations. Now here is the sweetest part: Cell Insurance through its sister company Cell Funeral Assurance will provide both the assurance and services when a loss occurs. The company now has a fully fledged Services Division with the most wonderful hearses for your convenience. Instead of having your insurance with one company and assurance with another, the Honeybees have combined both aspects together for your easier convenience.

*This package offers an array of products with various customized funeral covers. **Comfort Plan**, which is an entry point product has benefits that include a coffin range from open face to two tier, Mazda BT50 hearse, burial within 30km from point of death and a food payout. **Modest Plan** is mid-range product with benefits that include a coffin range from three tier coffin to two tier casket, Ford Ranger Tri-axle hearse or Mazda Bt50 hearse, Cell bus option or payout for transportation, food payout and national burial. **Imperial Plan** is a top of the range product with benefit options that includes a Mercedes Benz ML Tri-axle hearse, Cell Bus option or cash payout for transportation, casket options that include white dome, pine casket, American casket, flowers and chairs at grave sight and many more. All three products come with standard services that include body removal, embalment, washing and dressing, grave booking if in town, lowering devices and tents and important documents that includes burial order and death certificate.*



Envirosure

Please  considerate to the environment, shun veld fires ...

Don't be afraid, fight back!

Given the gravity of fire and related damage, it has become imperative to look at some risk management measures that should help mitigate the likelihood and extent of loss caused by fires. Here are some few tips that should help individuals and corporates fight the dangers piqued by fires:

1. Tidy environment

Always try to keep a tidy environment which includes safe storage of flammable material, disposal of waste and proper segregation of flammable materials and heat sources. Do not over-stock rooms with material that can cause fire like wood, paper, rubber and plastic.

2. Create fireguards

Whether your property is in the country areas or town, make sure that there are fire guards that stop veld fires or uncontrolled burning of grass and vegetation. Always keep your perimeters with a clear patch of land right round to avoid veld fires.

3. Install and maintain fire fighting devices

This may seem more applicable to urban areas. Always have fire fighting equipment that includes fire horse reel, fire extinguishers, sand buckets and fire blankets to fight this monster. As for corporates, it is imperative to have this equipment serviced, looked after and tested for functionality regularly by a professional and keep records of these proceedings. Many at times have their horse reels malfunctioning or empty extinguishers in the face of fire. This also applies to domestic and country areas where households need to have extinguishers in the house, horse pipes, fire buckets and even motor vehicle extinguishers.

4. Install early detection devices.

Prevention is better than cure, it is much better to detect an early fire as compared to waking up in the midst of a flame. Smoke detectors, heat sensors and related devices help detect a fire before it spreads. This reduces the likelihood of a massive damage as compared to situations where such devices are not installed. Over and above this, there is also great need to service, maintain and constantly test the equipment for proper functionality and readiness to detect fires before they occur. If these gadgets are installed and never maintained they may give a false sense of security.

5. Storage of fuel

Many fires have originated from fuel sources that include diesel, petrol or paraffin stored in a building, house or garage. Fuel can be very dangerous especially when stored in inappropriate containers or unfriendly environments. Make it a point “never” to store fuel in buildings whether in a proper container or not. This point also applies to carrying fuel in vehicles because in some instances, fuel in containers has acted as “bombs” in an accident or veld fire.

6. Electric gadgets

Electric gadgets act as a “detonator to a fire bomb” if not properly handled. This is exacerbated by frequent electricity cuts especially in Southern African countries who are now facing a huge power shortage. Switch off devices if not in use and make sure that all power connections are as per standard connections. Make it a point to never overload power circuits and where you desire to make a new connection, get the services of a professional electrician.

7. Get frequent training

It is imperative to get fire training across the divide. As for corporates, training staff on proper fire prevention practices must be inculcated in the corporate’s risk management vision. Organizations need to conduct frequent fire drills and train staff on how to react in the event of a fire. Furthermore, a fire team need to be in place to coordinate activities in the event of a fire. For domestic houses, it is important to educate everyone on basic methods of how to handle a fire. Always make it a point to train especially the people who handle fire on how to put out unwanted fires be it in the house or outside. Training must also extend to country areas where veld fires are the biggest risks.

8. Concois mind set

Last but not least, always have a mind set that always seeks to identify those hazards and actions that can cause a fire. There is nothing that can conquer a positive mind and this is priceless!. Remember, most fires are caused by reckless human behavior, therefore it is everyone’s duty to watch out for such things and take necessary precautionary measures. Don’t let a bad behavior even done by someone just escape your correction, you never know, the fire might end up burning you (*With Risk Management In Mind*)

Blazing Buzz

ABOUT 46,000 hectares of arable land has gone up in flames in recent months. Environment Africa (EA), a non-governmental organization promoting environmental management and biodiversity practices, said the capacity to fight wild fires had also been diminished in the past decade as a consequence of the country’s economic contraction. (*IRIN, 29 September 2009*)

ZIMBABWE’S telecommunications industry has been severely disturbed after a fire gutted a telephone exchange in the capital. The damage has also affected internet service. African Press Agency reported today that the fire extensively damaged the exchange in central Harare, switching off some telephone users with numbers from the station. (*IT News Africa, 20 October 2008*).

MASVINGO – At least 100 hectares under sugar cane went up in smoke when workers in the Lowveld downed tools and set ablaze the mature crop to press for better salaries and the immediate dismissal of union leaders. The workers were demanding payment in foreign currency. They say they want the lowest paid worker to earn US\$130 a month. Following negotiations which were largely unfruitful this week the angry workers set the fields of mature sugar cane ablaze.

FIRE is a key factor affecting the survivorship and dynamics of woody plants in savannas, but few empirical studies in savanna vegetation have investigated correlates of mortality following fire at the level of individual stems. A study of stem mortality as a function of size, neighborhood effects, and prior damage (mainly caused by elephants) was undertaken in an area of Kalahari sand vegetation in western Zimbabwe



Bee on guard and watch your FIRE risk closely!