

It never rains but it pours - best you get your roof checked out!

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With the rainy season well underway in most parts of South Africa, the office of the Ombudsman for Short-Term Insurance is bracing itself for a spike in complaints from distressed homeowners whose building insurance claims have been rejected.



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Insurers reject building insurance claims when it is found that regular maintenance on your property wasn't carried out, or as a result of defective construction.

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Please take note of the key advice from Peter Nkhuna, the senior assistant ombudsman at the Ombudsman for Short-Term Insurance says most complaints have to do with [roofs](#).

"Roofs are exposed to natural elements, so they take a hammering, especially in hot, humid areas such as Durban. When you start seeing streak stains on the wall and discolouration on your ceilings, don't do nothing - get it checked out."

Most people think: "I'm insured, I'll put in a claim.."

But when the [insurance](#) assessor arrives and gets up on the [roof](#), they inevitably find cracks and gaps in the roof tile cement, allowing the water in. So that's a claim rejection - failure to maintain the roof.

WHAT TO DO: Every 12 months get a roofing expert in to inspect your roof and carry out any necessary repairs.

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Contact Wendy

Get in touch with Wendy via [her website](#) or her [Facebook page](#). Please note that Wendy is not able to personally respond to every email she receives. If she is able to take up your case, she will contact you directly. [Here](#) are other avenues for you to consider.

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