



40KA POWER SURGE PROTECTION DEVICE:

The Requirements to Ensure Your Cover

It is of paramount importance to have **the correct 40kA surge protection device** installed on your main distribution board (DB board) to ensure comprehensive coverage. Failure to have this specific device will severely limit your claim payout.

A surge protection device is installed in your main electrical distribution board (DB board) and typically resembles the devices pictured below:



SINGLE PHASE



THREE PHASE

Verifying Compliance (40kA):

To determine if your surge protection device **meets the 40kA technical requirement**:

- Locate the **"Imax"** value printed on the device.
- The Imax value should **not be less than 40kA**. This is often highlighted in yellow on the device.
- Consult a **qualified electrician** for advice if you are unsure.

NOTE: The surge protection requirement is for **one 40kA device** installed in the DB board. Installation of **multiple lower-rated devices** (e.g., 4 x 10kA) **does not meet this requirement** as it does not provide the equivalent protection of a single 40kA unit.

Power Surge Limits & Excesses

The following limits and excess apply to power surge claims under the Buildings and Household Contents sections:

WITHOUT A 40KA SURGE PROTECTOR ON THE MAIN DISTRIBUTION BOARD:

- **DOMESTIC:** Limited to R25 000 in each 12-month period of insurance.
- **INSPIRE AND FLAWLESS:** Limited to R50 000 in each 12-month period of insurance.
- 10% of the claim, with a minimum of R3,500.

WITH A REQUIRED 40KA SURGE PROTECTOR INSTALLED ON THE MAIN DISTRIBUTION BOARD:

- Cover will be up to the full sum insured.
- No excess will apply.

ENSURE THE PROTECTION OF YOUR PROPERTY:

While adhering to all outlined requirements for permanent electrical installations is important, the installation of a **40kA surge protection device** on your main DB board is **non-negotiable** for comprehensive power surge insurance cover.