

INSURANCE CLAIMS ASSESSMENT FOR BUILDINGS

Master South African Building Regulations, SANS 10400, and Insurance Claims Assessment

Are you involved in South Africa's property insurance sector? Do you assess claims for damage to buildings, evaluate risks, or validate policy compliance?

This SAHITA online training course empowers you to navigate the complex world of insurance claims assessment for buildings. It is designed for you if you work as an insurance assessor, loss adjuster, claims handler, or building professional involved in fixed property claims, underwriting, or risk management.

WHY CHOOSE THIS COURSE?

This course offers a **practical and comprehensive understanding of the National Building Regulations and an in-depth study of all relevant SANS 10400 parts, alongside key insurance principles.** You will gain the knowledge needed to assess claims accurately, identify non-compliance, and ensure fair outcomes for insurers and policyholders.

COURSE FEATURES:

- **Flexible Online Learning:** Study at your own pace, anytime, anywhere.
- **Interactive Content:** Engage with online assessment tests, video, and audio clips.
- **Recognised Achievement:** Receive a **SAHITA Certificate** upon successful completion.
- **Valuable Resources:** Get a searchable eBook with all course content to use as a reference.

COURSE OUTLINE: WHAT YOU WILL LEARN

This course delves into the **National Building Regulations (NBR) and relevant SANS 10400 parts**, along with other critical insurance and regulatory frameworks. It provides a comprehensive and detailed explanation of these core documents for claims assessment in South Africa, ensuring you gain a thorough understanding of their provisions and how they apply in practice.

This detailed course covers 15 essential modules:

Module 1: Legal Framework for Building Condition & Claims Assessment

Understand the **National Building Regulations and Building Standards Act, 1977**. Learn about its objectives, scope, and administration. Explore key terminology, including "competent person" and "functional regulation". Discover the different compliance methods, such as "deemed-to-satisfy" provisions and rational design. This module also covers exemptions and the process for appealing local authority decisions.

Module 2: Building Design and Safety

This module covers the detailed requirements of **NBR Parts B (Structural Design), C (Dimensions), and D (Public Safety), and their corresponding SANS 10400 documents**. Learn how to ensure building strength, stability, and durability. Understand requirements for room sizes, ceiling heights, and accessibility. Explore public safety measures like balustrades, ramps, and swimming pool access control. Specific considerations for Category 1 buildings and structures on dolomite land are also included.

Module 3: Foundations & Floors

Focus on **NBR Parts H (Foundations) and J (Floors), and SANS 10400-H and -J**. Gain insights into concrete foundations, soil types, soil movement, groundwater, and stormwater management. Explore flooring systems from timber to laminates and tiles, identifying vulnerabilities and compliance issues that impact claims validity.



Module 4: Walls, Windows, Doors & Stairways

Examine **NBR Parts K (Walls), N (Glazing), O (Lighting and Ventilation), and M (Stairways), with SANS 10400-K, -N, -O, and -M.** Learn about wall construction types, masonry units, detailing for stability and weather resistance, and how non-compliance leads to defects and claim reductions.

Module 5: Roof Structures, Coverings & Ceilings

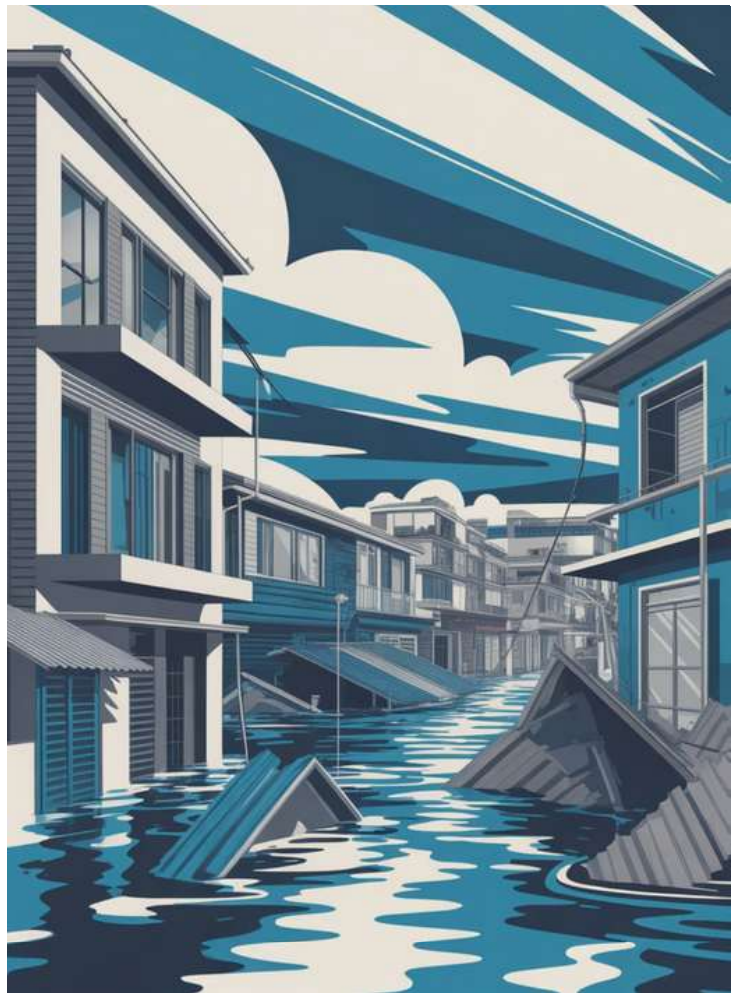
Dive into **NBR Part L (Roofs) and SANS 10400-L, plus related standards like SANS 10400-T (Fire Protection) and SANS 10407 (Thatched Roofs).** Understand roof trusses, coverings, waterproofing, flat roofs, thatch structures, and ceilings, assessing risks from failures that cause water damage or structural compromise.

Module 6: Water Supply & Water Heating

Explore water supply systems, sanitaryware, and hot water heating under relevant regulations. Address common claims from geyser bursts, burst pipes, and faulty installations, emphasising ageing units, pressure issues, and their insurance implications.

Module 7: Sewage and Stormwater Management

Cover **NBR Parts P (Drainage), Q (Non-water-borne Sanitary Disposal), and R (Stormwater Disposal), with SANS 10400-P, -Q, and -R.** Learn about wastewater systems, on-site and municipal disposal, identifying defects that cause odours, dampness, flooding, or landslips.



Module 8: Electrical and Energy

Review **Electrical Installation Regulations, SANS 10142-1 (Wiring Code), and SANS 10400-XA (Energy Usage).** Focus on electrical safety, surge protection against load shedding and storms, and energy efficiency, noting how non-compliance affects equipment damage claims.

Module 9: Buildings and Fire

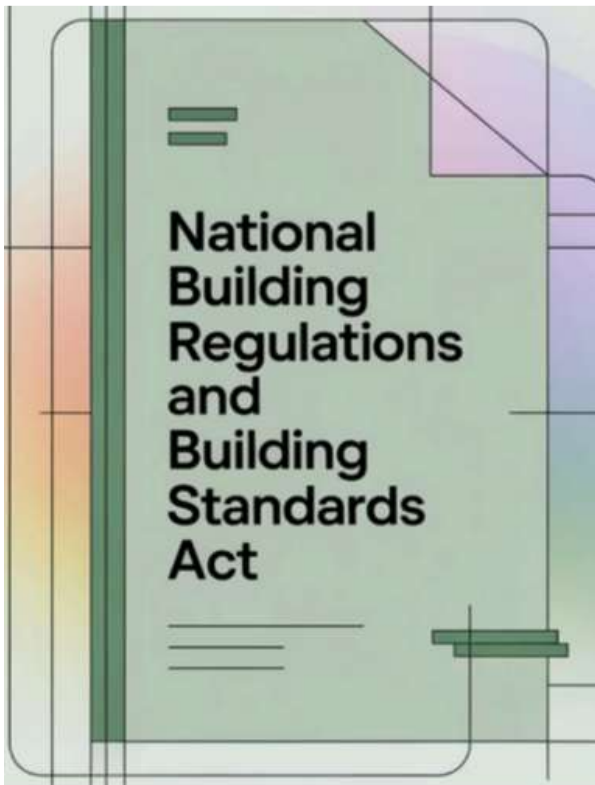
Address **NBR Parts T (Fire Protection), V (Space Heating), and W (Fire Installations), with SANS 10400-T, -V, and -W.** Explore fire prevention, detection, suppression, hazards from electricity, gas, wildfires, fireplaces, and thatch, including fire loads and automatic systems.

Module 10: Building Risk and Insurance

Understand underwriting fundamentals using the **COPE framework (Construction, Occupancy, Protection, Exposure).** Learn about risk evaluation, financial liability, and how building condition influences policy terms and claims under the **Short-Term Insurance Act.**

Module 11: Loss Adjustors vs In-House Claims Assessors

Compare roles of independent loss adjustors and in-house assessors, their investigative duties, scope, and accountability under **FSCA and Short-Term Insurance Act regulations,** highlighting challenges and opportunities.



Module 12: Policy & Claims Validation

Master claims validation by analysing policy documents for coverage, exclusions, excesses, and warranties. Emphasise how NBR and SANS compliance determines claim legitimacy, preventing rejections due to non-compliant design or maintenance.

Module 13: Repair Cost Estimating

Develop skills in estimating repair costs for structural, plumbing, electrical, and other damages. Apply South African benchmarks, **SANS 10400** requirements, validate contractor quotes, and prepare costed scopes of repair for insurer approval.

Module 14: Fraud Detection

Identify fraud indicators in property claims, apply investigative techniques, understand legal and ethical considerations, and prepare evidence-based reports to combat fraud, which affects up to 20% of short-term claims in South Africa.

Module 15: Report Writing

Focus on the essential skill of report writing as the cornerstone of claims resolution. Learn the purpose of insurance assessment reports in assisting decision-makers, the importance of accurate data collection and presentation, methods for data storage and retrieval, and guidelines for creating professional, balanced, and defensible reports that ensure compliance with the **Short-Term Insurance Act and Policyholder Protection Rules**.



INVEST IN YOUR PERSONAL GROWTH

Special Discounted Price for Upfront Payment:
R22,999 (inclusive of VAT)

Flexible Payment Plan:
10 monthly instalments of R2,500

Don't miss this opportunity to deepen your knowledge of SANS 10400, the NBR and also get a deeper understanding of risk and risk mitigation

ENROL TODAY!

SAHITA has been training South African building inspectors and other professionals since 2012.

For State orders our CSD number is:
MAAA1511425

For references from previous SAHITA students see our website - www.sahita.co.za



SAHITA
Building Inspection Training