


STRATEGIC USE of PVSTOP

INSURANCE COMPANIES & LOSS ADJUSTERS


Summary for Insurers, Underwriters, and Risk Engineers

ALIGNMENT UNDER SOUTH AFRICAN LAW & RISK REGULATIONS


LEGAL JUSTIFICATION

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- Supports *Occupational Health and Safety Act* (Act 85 of 1993) — hazard identification & fire risk mitigation (Sec. 8).
 - Aligns with *National Building Regulations SANS 10400-T* (Fire Protection).
 - Complies with *Disaster Management Act* (57 of 2002) — risk reduction and preparedness.
 - Recognised under *Fire Brigade Services Act* (99 of 1987) as “equipment” aiding fire prevention.


INSURER RISK MANAGEMENT VALUE

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- Reduces *fire severity, water, and electrical damage*.
 - Minimises *reignition and contaminated runoff*.
 - Demonstrates *due diligence and reasonable practicability* under OHS Act Sec. 8.
 - Reduces *loss severity* — supports quicker site clearance and claim resolution.
 - Enhances *ESG and sustainability* compliance in underwriting frameworks.


COMPLIANCE RELEVANCE

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- **OHS Act Sec. 8:** Duty to mitigate identified hazards.
 - **SANS 10400-T:** Building fire resistance and protection obligations.
 - **SANS 1475 / 10105-1:** Maintenance of firefighting equipment by SAQCC technicians.
 - **Fire Brigade Services Act Sec. 15:** Duty to prevent or mitigate fire damage.
 - **NEMA 107 of 1998:** Preventing environmental contamination through toxic runoff.

CLAIMS & UNDERWRITING ADVANTAGE

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- Lowers *business interruption, income loss, and reputational exposure*.
 - Demonstrates *proactive loss prevention* — favourable for underwriting risk scoring.
 - Enables *policy endorsements* requiring PV fire mitigation.
 - Provides evidence of *risk-aware maintenance* for insured PV facilities.

ENVIRONMENTAL & ESG BENEFIT

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- Prevents *toxic water runoff* — aligns with NEMA & ESG policies.
 - *Encapsulated nanoparticles* – safe, non-toxic disposal as general waste.
 - Supports insurer sustainability and green-building compliance mandates.

NEXT STEPS

Add PVSTOP to insurer-approved risk-mitigation lists.
Protect lives, property, environment — and insurer reputational integrity.