

23 March 2020



Dear Broker Partner

Approaching risk with purpose is fundamental to our business and, as such, we are deeply committed to protecting our customers, partners and employees to ensure the sustainability of livelihoods.

As a proactive business, we are consistently monitoring developments around COVID-19 and guidance issued by the World Health Organisation (WHO) and the South African Government.

All decisions are informed by the evolving guidance, while keeping the best interest of our customers, partners and employees, at heart.

For information about how our specialist policies for Travel and the Hospitality sectors respond to the COVID-19 pandemic, please click [here](#).

For questions or queries, please contact your Bryte representative.

Background

The concept of Insurance relies – amongst others – on the insured event being unforeseen or fortuitous, in the first instance.

30 January 2020	12 March 2020	15 March 2020
A Public Health Emergency of International concern by the World Health Organisation (WHO)	A Pandemic by the WHO	A State of Disaster by the South African Government

From Monday, 23 March 2020, new requests for cover to include COVID-19 are not available as it is no longer an unforeseen or fortuitous loss.

#RiskReady

To provide you with up-to-date information on COVID-19 so that you are #RiskReady, we have created an information hub where we will post important broker and customer updates. Please visit the site below frequently.

brytesa.com/covid-19-riskready

We all need to play our roles in reducing our risk to exposure. We have adopted a host of measures for the safety and well-being of our employees and to ensure we are able to continue to effectively support you and our customers during these challenging times.

Our approach to new requests for cover

For requests in respect of:

- new business;
- renewals of annual or monthly policies;
- the addition of properties or locations for existing policies;
- requests for the inclusion of new extensions on existing business; and/or
- an increase to sum insureds on existing business.

The covers and extensions requested will be provided subject to a policy level general exclusion as below.

These terms and conditions are applicable to all Bryte policies and all bespoke intermediary policies across all distribution channels, irrespective of the administration system used.

General Exclusion

Notwithstanding anything contained to the contrary herein, this Policy does not cover any claim or loss directly or indirectly caused by, happening through, in consequence of or resulting from, in connection with or contributed to by

- a) Any Coronavirus or Coronavirus disease including but not limited to SARS-CoV2 / COVID-19, Avian Influenza, Severe Acute Respiratory Syndrome Coronavirus (SARS-CoV)
- b) any mutation or variation of a) above
- c) any infectious epidemic/pandemic (if classified either way by the appropriate national or international body/agency) which leads to:
 - i. the imposition of quarantine or restriction in movement of people or animals by the national or international body or agency; and/or
 - ii. any travel advisory or warning being issued by a national or international body or agency
- d) arising from any fear or threat (whether actual or perceived) of the above
- e) any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of the above.

If the Insurer alleges that by reason of this exclusion, any loss is not covered by this insurance contract the burden of proving the contrary rests on the Insured.

Our next update

The response of existing Bryte policies to COVID-19 claims is a complex matter on which the interpretation is still evolving. Our next update will address our approach to existing business and will also provide other proactive advice.