



**Hospitality and Leisure (H&L),  
a division of Santam Limited**

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**15 July 2020**

**Good Day dear Business Partner**

**Re : Notification and prescription of claims.**

We refer to the intermediary communication sent out by Andrew Coutts , Head of Intermediated Business, on 14 July 2020. (A copy of the communication has been attached for ease of reference.)

Santam remains clear on the interpretation of its policy wordings and continues to move forward to confirm its position with its court case set for the 1st of September 2020.

That said, we have noted the position adopted by the FSCA and the ruling in the Guardrisk/Café Chameleon case. In the event that the courts find in favour of policyholders, we do not want any policyholder to be prejudiced in receiving insurance support due to prescription in time periods to register a claim.

We kindly request that where the insured did enjoy the infectious disease cover extension (prior to the implementation of the infectious disease exclusion) under their policy currently with H&L and has not submitted a claim to our offices to date, that they please do so before close of business Friday 17 July 2020 so that they are not affected by the prescription period as noted in the communication attached.

We trust you will find this in order.

Yours faithfully

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Juan Coetzee  
Head of Division