

23 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 23 July 2020. (A copy of the communication has been attached for ease of reference.)

This is an update on the letter which was sent from this office on the 15/07/2020 (Copy attached)

As noted in the communication from Andrew Coutts, please take note of the following extract from the communication :

Further to that communication we refer you and our clients to Specific Condition 2 under the Business Interruption section of Santam's Commercial and H&L policies requiring that in the event of a claim being made under that section the insured must not later than thirty days after the expiry of the Indemnity Period, or within such further time as Santam Limited may in writing allow, deliver to Santam Limited in writing a statement setting forth the particulars of the claim. No claim is payable under the Business Interruption section unless the terms of that Specific Condition have been complied with.

We are aware that for certain insureds where the claim or the intention to claim has not been notified as at close of business on Friday 17 July 2020, the period referred to above may expire and the claim become forfeit as at midnight on 26 July 2020.

This further communication is to provide our clients who have limited three month indemnity periods on their policies a second and final opportunity to notify Santam of a business interruption claim under the extension providing cover for a loss as a result of a contagious or infectious notifiable disease, or an event which may result in such a claim, in accordance with the insured's notification obligations under the relevant policy. Such notification must be received no later than 17:00 on 26 July 2020 to avoid forfeiture of a possible 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 **17:00 on 26 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



Juan Coetzee
Head of Division