



17 March 2020

Dear Policyholder

## COVID-19

COVID-19 has dominated news headlines and with it our worst fears with the President declaring a National State of Disaster in South Africa in terms of the Disaster Management Act, 2002. We recognise that you require both information and comfort that you are covered.

So far as the above is concerned there is no specific exclusion in your Hollard Group Risk policy with regard to COVID-19 and we will continue to assess all claims in terms of the current policy terms and conditions. We do however encourage all insureds to take the required measures imposed by Government.

An important aspect of your policies that we would encourage you to pay particular attention to, is the Territorial Limitation provision with regard to insureds travelling outside of the SADC region for periods beyond that which the policy ordinarily allows for. Please check your policies for territories and time periods ordinarily allowed for. The policy requires that we be notified of such instances. Please inform us of any insureds that will be travelling and/or are currently working outside of the SADC region, specifically those in high-risk countries, for a longer time period than allowed for in terms of our policy terms and conditions. The following countries have been categorised as high-risk: China, Germany, Iran, Italy, South Korea, Spain, the United Kingdom and the United States. Given the change in circumstances, please resubmit any previous requests to us for review.

This is a developing situation and we both monitor and engage with the international markets. For further information we suggest you visit the World Health Organisation (WHO) website using the following link: <https://www.who.int/emergencies/diseases/novel-coronavirus-2019> and <https://www.afro.who.int/health-topics/coronavirus-covid-19>.

For our part, we commit to keeping you updated with information relevant to you.

For any queries, please contact us at [HGRCompliance@hollard.co.za](mailto:HGRCompliance@hollard.co.za).

Kind regards  
Hollard Group Risk

**Covid-19 Hotline 0800 029 999.**

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