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Level 1 BEE Contributor

3 November

Policy wording amendments and enhancements

Dear Valued Customer

At Bryte, we understand risk and the impact it has on the financial well-being of an individual, or a business. We also know that the economic circumstances are such that premium stability and sustainability is important for you, as well as for us. Over time, we have seen a deterioration in the foreign exchange rate that has and will continue to impact the cost of car parts, as one example, and it will influence core inflation.

Realising the objective of providing and maintaining a premium that is both equitable and fair, we have made several enhancements and amendments to our hospitality wording that we believe will add value to your portfolio.

Alongside this exercise, you will recall that on 9 April 2020, we provided you and your broker with an endorsement that excluded any form of pandemic cover. Now we have confirmation that reinsurers worldwide will be excluding pandemics like COVID-19 as well as Cyber related crime from property insurance covers. To align with reinsurance requirements, we have incorporated these exclusions into the attached new policy wording that comes into effect on 1 January 2021.

Should you have any questions or require any further information, please do not hesitate to contact your broker.

Yours sincerely



Lana Mizen
Head: Hospitality