



Coronavirus impact

CORONAVIRUS PANDEMIC - GUIDANCE NOTE TO POLICYHOLDERS

7 April 2020

Dear valued policyholders

We hope that you and your loved ones are safe during the nationwide lockdown. This guidance note is to help you with any questions you may have about your NNAC policy during the lockdown.

NNAC, as a company in a Critical Services sector (short-term insurance), is exempted from complete lockdown and will remain open for business and be able to respond to your claims and policy requests via your broker. We do not envisage any major disruptions in our ability to service you via your broker. Please be in touch regularly with them to advise you on any aspects of your policy.

Your Policy

During these uncertain times, the value of sound insurance protection remains as important as ever for protecting your assets. Insurance cover is there to provide with protection from unforeseen events, which can still occur during a lockdown. At the same time we understand that some of you may be experiencing financial hardship, which we hope remains temporary, and as such we urge you to work with your broker to advise you. For example, your broker can advise you on individual items in your policy which may not be required during the lockdown, such as a second car, items you have covered on an all-risks basis, or a closed business during the lockdown. They can also advise you on specific cover types you may have and whether they are still relevant.

Your Claims

- **Emergency Home Assistance Services**

In the event of an emergency kindly contact the Emergency Assistance Call Centre relevant to your policy (as stated on your policy schedule) or consult your broker if unsure.

You will have access to

- Geyser Replacement or Repair

- Home repairs that compromises your safety and security e.g. replacement, repair of gate motors, alarm system, electric faults
- Damage during a burglary
- Fire at your premises

In the event of an emergency, NNAC's panel of assessors and contractors have been granted exemption to render emergency services.

In the event of a you being involved in a motor vehicle accident, the following processes will apply, based upon the extent of your damage.

If your vehicle is driveable, then

- The vehicle is to be taken to the policy holder's premises for assessment
- Report the matter to the police and to your broker.
- An assessor will be appointed who will make contact with you to assess the vehicle.
- Once panel beaters and repairers reopen after the lockdown the vehicle can then be taken in for repairs that are authorised.

If your vehicle is not driveable, then

- Contact your roadside assistance services to tow the vehicle to your premises and report the matter to your broker.
- Report the matter to the police.
- An assessor will be appointed who will make contact with you to assess the vehicle.
- Once panel beaters and repairers reopen after the lockdown the vehicle can then be taken in for repairs that are authorised.

Claims reporting procedures such as the completion of claim forms and keeping your broker informed remains the same.

For motor Glass Claims

In the event of damage to motor glass, a limited service is available for those deemed to be in the Essential Services Category. For all other motor glass claims please report the incident to your broker. Once repairers reopen after the lockdown the vehicle can then be taken in for repairs.

Stay safe.

NKOSI SIKELEL' IAFRIKA