

OPERATIONAL CIRCULAR

15 NOVEMBER 2023



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Dear Intermediary

INCLEMENT WEATHER CONDITIONS

Large parts of South Africa are predicted to experience inclement weather over the next few days, ranging from storms and hail to flooding. We have already seen a major hail event over the Gauteng region last evening. Our SOS contact center is experiencing high call volumes as a result thereof. We ask for your patience and that you help us manage clients' expectations.

We request that you report all the damage or losses as soon as possible after an event. Please note that we've seen an increase in calls relating to claim registrations and enquiries regarding flood- and hail-related claims in recent years and we therefore ask that you please register and track non-emergency claims on our online services (broker portal) platform <http://extranet.santam.co.za>. You can still contact our 24/7 claims helpline on 0860 505 911 should you require assistance with emergency claims. Please be assured that we will do our best to assist you and your clients during this time. The severity and geographical spread of severe weather experienced over the past few years means that there is significant pressure on our claims teams as well as our broader supply chain. We therefore ask for your patience and that you help us manage your clients' expectations.

Please note that we will require the following information when a claim is reported:

NON-MOTOR CLAIMS (DAMAGE TO BUILDINGS AND CONTENT)

Please provide us with a full description of any emergency repairs or arrangements you have made to assist the client. A proactive approach is key to minimizing damage and getting our clients' lives back to normal as soon as possible. Should there be any uncertainty, please speak to any of our claims managers for guidance.

Information required during the registration of a non-motor (building and content) claim:

- Have any emergency repairs been arranged already? (These include damage to third parties' property)
- If yes, provide information regarding the scope of emergency repairs done and send the invoice to documents@santam.co.za:
 - Detailed information about the circumstances of the incident.
 - Were the windows damaged, i.e. how many windows, if possible?
 - Was the roof damaged, i.e. what type of roof?
 - Did the water enter the inside of your premises?
 - Is there any damage to the contents of your residence / business?
 - Is there damage to any exterior walls?

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- Is the residence habitable?
- Are you able to continue with your business activities?

MOTOR CLAIMS (STORMS)

This information is required during the registration of a motor claim:

- Was the vehicle engine completely submerged in water? If so, please do not try to start the vehicle but allow Santam to arrange for the vehicle to be recovered.
- Water levels on inside cabin of vehicle? Are the carpets wet or did the water level reach the seats or did it reach the steering wheel?
- Was the vehicle switched on or idling at the time of being submerged? Once again, please do not try to start the vehicle.
- Is the vehicle driveable? If not, please indicate the location of the vehicle in terms of address and contact details to allow us to arrange for the vehicle to be recovered.
- Have any emergency repairs been arranged already? (These include damage to third parties' property).
- If yes, provide information regarding the scope of emergency repairs done and send the invoice to documents@santam.co.za.
- If not, what is the extent of the damage with regard to rendering the vehicle driveable with regard to motor glass, side mirrors, tail lights, headlights, exterior or interior of the vehicle?

If you report your claim via the broker portal / mainframe, please capture information relating to the above-mentioned questions under Additional Notes or as a claims note. Also, please do not change the system estimates unless you have a quotation / invoice. This will ensure claims are immediately segmented to the correct assessment channel.

MOTOR CLAIMS (HAIL)

SOS staff will arrange for emergency repairs to ensure vehicles are roadworthy after the claim has been registered.

Our claims staff will ask specific questions with the aim of directing the insured to the most appropriate assessment channel as a one-stop service for customer convenience and to prevent rework and reassessments.

We will require the following information during the registration of a motor hail claim:

- Have any emergency repairs been arranged already?
- If Yes, provide information regarding the scope of emergency repairs made and send invoice to documents@santam.co.za.
- If No, what is the extent of the damage with regard to motor glass, side mirrors, tail lights and headlights?
- Did the hail penetrate the windscreen, sunroof or rear window?
- Any side windows damaged?
- Any headlights or tail lights damaged?
- Side mirrors broken off or cracked?

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- Any visible cracks in the paint?
- Was the vehicle stationary or moving?
- Was previous hail damage repaired on the vehicle?

OTHER IMPORTANT INFORMATION

- Please encourage clients to carry out emergency repair work, where necessary, in order to minimise further damage.
- Our claims team will provide guidance with regard to emergency repairs during the registration process.

STORM TIPS ON THE ROAD

1. Make sure we have **your cell number** to ensure that you receive an automated hail/storm pre-warning message from Africa Weather.
2. Load the **locations of nearby covered parking garages** into your GPS or smart phone so that you can head for the closest under cover area to ride out the storm in safety.
3. **Stock up on fleecy blankets.** When a hailstorm hits, layer them on top of your car to minimise the impact of hailstones.
4. **Driving cautiously** to minimise damage to your vehicle and avoid driving through flooded areas.
5. If you're caught in a vicious hailstorm and can't find cover, pull over in a safe location, grab the **floor mats and put them on the roof and hood.** This solution has limitations, but it will help to minimise paint and glass damage.

STORM TIPS AT HOME

1. **Hail:** Cover your car with any unused blankets, comforters or large towels that you may have in your linen cupboard at home.
2. It's **important to clear gutters** of leaves, twigs and any other debris regularly. Severe storms and hail could cause blocked gutters to overflow which could lead to a leaking roof and further damage.
3. **Better quality gutters** are able to withstand increased water flow during rainfall and hailstorms.
4. **Close all drapes, blinds, or shades** to prevent heavy rain, broken window glass and hailstones from entering your home which could damage floors and carpets or cause injury you or your family.
5. Make sure you **maintain your trees** to prevent any broken branches or debris causing damage to your home during a severe storm.

We appreciate your patience and understanding.

Kind regards
Claims team