

## **Fiona Fitzpatrick**

Managing Director

4 Acacia Road  
Bedfordview  
2007

PO Box 747  
Bedfordview  
2008



**IF Administrators (Pty) LTD**

Company Number: **2014/093081/07**

FSP Number: **45715**

Tel: 021 554 5317

Cell: 073 016 7911

E-mail: [fiona@IFAdmin.co.za](mailto:fiona@IFAdmin.co.za)

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To Whom It May Concern

## **RE: COVID-19/ Corona Virus and Wed Safe – Wedding Insurance**

Wed Safe is a product developed and sold by IF Administrators (Pty) Ltd, a registered intermediary in terms of the FAIS Act, FSP License Number 45715, which is underwritten by Protocol Risk Managers (Pty) Ltd, FSP 49614 an authorised underwriting manager on Behalf of Guardrisk Insurance Company Limited a registered short-term insurer FSP 75.

We have been receiving an influx of enquiries for upcoming weddings following the recent events with COVID-19/Corona.

We wish to advise our existing clients who have purchased policies before COVID-19/Corona Virus was a known risk, that they will continue to enjoy cover for COVID-19. After consulting with the underwriters and insurers for this product and referring to the general stance of the global and local short-term insurance markets, any policies purchased now that this is a known concern **will not enjoy cover for cancellation, curtailment or rearrangement** as a result of the **COVID-19/Corona Virus**.

To potential new policyholders, the following applies to the above COVID-19/Corona Virus:

- the policy is issued on a specified peril basis. This means that any cover granted under the policy wording has to be specified. This is referenced in General Exclusion, point 3 below.
- the policy has a specific exclusion against any epidemics/pandemics. This is referenced in General Exclusion point 7 below.
- the policy is not designed to cover known events, and this COVID-19/Corona Virus has been widely publicised. This is referenced in point 11 below.

Below are quoted points from the specific exclusions to the above-mentioned points as per the Wed Safe – Wedding Insurance policy wording.

### **General Exclusions of the Wed Safe Policy**

*3. events or circumstances of which you were aware or that were in the public domain at the time of buying this policy that make a loss or claim inevitable;*

*7. Infectious epidemics and/or pandemics - This policy excludes any loss, damage, cost or expense directly or indirectly arising out of, contributed to by, or resulting from any infectious epidemic/ pandemic (if classified either way by the appropriate national or international body/agency) which leads to;*

*(i) The imposition of quarantine or restriction in movement of people or animals by any national or international body or agency and/or*

*(ii) Any travel advisory or warning being issued by a national or international body or agency and in respect of (i) or (ii) any fear or threat thereof (whether actual or perceived).*

*If the company alleges that by reason of this exclusion, any loss is not covered by this policy the burden of proving the contrary rests upon the insured;*

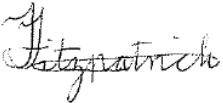
*11. losses that are not specifically covered by this policy, for example a loss that is directly or indirectly caused by a loss covered by this policy but which is not of itself specifically covered;*

As we have always stated, we strongly recommend that individuals and groups which are travelling for weddings obtain the necessary travel insurance required to cover restriction of travel, medical expenses and cancellation of flights.

We welcome all queries and look forward to providing you with advice relevant to your special day.

Happy planning!

Yours in short term insurance,



Fiona Fitzpatrick