BROKER BROADCAST

Broadcast 2023/78
1 October 2023

Dear valued Safire Broker,

POLICY ENDORSEMENTS effective 1 DECEMBER 2023

Please find attached Endorsements **2304** and **2305**, which take effect on 1 December 2023. We kindly request that you distribute the endorsements to the relevant policy holders by **31 October 2023**. Please also confirm to us by return email to brokers@safireinsurance.com as soon as you have distributed the endorsements to our mutual clients.

The endorsements are broadly summarised as follows:

Endorsement 2304 - Public Liability sections

As part of our process of continuous improvement, we have conducted a complete review of the **Public Liability Farming and Commercial sections** included in our policy wordings. In keeping with current market developments as well as considering changes in risk, we have made a number of changes to these liability sections.

In this regard, we attach:

- **Public Liability (Farming) Endorsement F2304 eff 2023-12** in English*; and
- **Public Liability (Commercial) Endorsement C2304 eff 2023-12** in English*.

**Please note: the Afrikaans versions were distributed in a separate email.*

The more pertinent amendments to the sections are summarised below. Please note that this is not intended to be a complete list of all the amendments, and it is therefore of utmost importance that the endorsement be read in its entirety and that all amendments are taken into consideration and explained to our mutual clients.

Public Liability (Farming)

Amongst others, the following changes have been made:

- **Extension – Fire-extinguishing charges:** please take note of the wording amendments in bold text. Please also take note of the proviso that this fire-extinguishing cover will not be in effect if Spread of fire cover has not been selected.

- **Extension - Livestock at shows:** please take note of the added extension at no additional premium.

- **Optional Extension – Fire-extinguishing charges (aerial water bombing):** please take note of the wording amendments in bold text. Please also take note of the proviso that this fire-extinguishing cover will not be in effect if Spread of fire cover has not been selected.

- **Optional Extension - Spread of fire:** the optional extension has been divided into two possible options:
  1) Spread of fire **excluding** timber plantations, orchards, sugar cane and forests.
     Please note, amongst others:
     - Reference to 'crops' has been deleted.
     - FPA membership is a requirement, but this requirement may be waived in certain circumstances. Such waiver must be approved by us and noted on the schedule.
     - The fire danger period dates have been specified and now also include the winter rainfall region.
     - Reference to the 9m firebreak requirement has been deleted. It is a requirement that firebreaks comply with the relevant Act and FPA rules.

- Work away (if the cover has been selected) does not extend to include Spread of fire cover.

2) Spread of fire **including** timber plantations, orchards, sugar cane and forests.
Please note:
   - Reference to 'crops' has been deleted.
   - FPA membership is a requirement and this requirement cannot be waived.
   - The fire danger period dates have been specified and now also include the winter rainfall region.
   - In addition to compliance with the relevant Act and FPA rules, the 9m firebreak requirement is still in place.
   - Work away (if the cover has been selected) does not extend to include Spread of fire cover.

- **Optional Extension - Work away:** work away cover is not automatically included and must be specifically requested at an additional premium. Work away cover does not extend to include cover for Spread of fire.

- **Exclusions:** please take note of the exclusions which have been added with regard to dams, explosives, flood and water to clarify our existing intention in this regard.

<u>Public Liability (Commercial)</u>

Amongst others, the following changes have been made:

- **Extension – Fire-extinguishing charges:** please take note of the amendments to this clause (highlighted in bold text).

- **Extension - Spread of fire:** in order to clarify the Spread of fire cover that applies to this section, this extension has been added. Please note that the standard extension **does not** extend to include Spread of fire to plantations, orchards, sugar cane or forests. If the client requires this cover, the relevant Optional Extension must be selected and noted in the schedule.
Please note:
  - Compliance with the relevant Act is a requirement.
  - Compliance with local FPA rules is a requirement, provided that the area where the insured premises is situated falls within the jurisdiction of an existing FPA. This will apply, irrespective of whether the insured is a member of such FPA or not.
  - Firebreak requirements apply if required by the Act or if the client's premises adjoin farmland.
  - The fire danger period dates have been specified and also include the winter rainfall region.
  - Work away (if the cover has been selected) does not extend to include Spread of fire cover.

- **Optional Extension – Spread of fire including plantations, orchards, sugar cane and forests**
Please note, amongst others:
  - FPA membership is a requirement and this requirement cannot be waived.
  - The fire danger period dates have been specified and also include the winter rainfall region.
  - In addition to compliance with the relevant Act and FPA rules, a 9m firebreak requirement applies.
  - Work away (if the cover has been selected) does not extend to include cover for Spread of fire.

- **Optional Extension - Work away:** Work away cover is not automatically included and must be specifically requested at an additional premium. Work away cover does not extend to include cover for Spread of fire.

- **Exclusions:** please take note of the exclusions which have been added with regard to dams, explosives, flood and water to clarify our existing intention in this regard.

Endorsement 2305 – Excesses and limits

In order to ensure long term sustainability, taking current inflationary pressure on costs and changes in weather patterns into account, we unfortunately have had no alternative but to update some of the excesses included in our excess structures.

We are also pleased to announce increases in a number of limits of certain extensions included in our policies.

Please see attached the following endorsements in English*:
**Please note: the Afrikaans versions were distributed in a separate email.*

Policy	Endorsement
Farming	**F**2305 eff 2023-12
Commercial	**C**2305 eff 2023-12

Domestic **S**ignature	**DS**2305 eff 2023-12
Stellar **L**ifestyle	**SL**2305 eff 2023-12
Stellar **F**arming	**SF**2305 eff 2023-12
Dairy Full Cream	**D**2305 eff 2023-12

It is vital for the well-being of all our mutual clients that you are, at all times, well versed in the cover that they enjoy. Please, therefore, familiarise yourself with the content of all the above endorsements in their entirety.

These endorsements **(2304 and 2305)** will be incorporated into all relevant Safire policy wordings and will take effect on **1 December 2023**. (As usual, our policy wordings will be updated and published on our Broker portal in due course.) In order to provide our clients with the required 31 days' notice, please distribute the endorsements to the relevant policyholders by no later than 31 October 2023.

Please also provide us with written confirmation to brokers@safireinsurance.com that these endorsements have been distributed to all relevant policy holders.

If you have any queries about these changes and how they will affect our mutual clients, please do not hesitate to contact your Safire Broker Consultant.

Kind regards,

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1 Oktober 2023

Beste Safire Makelaar,

POLIS ENDOSSEMENTE effektief vanaf 1 DESEMBER 2023

*Neem asseblief kennis van Endossemente **2304** en **2305**, hierby aangeheg, wat op 1 Desember 2023 in werking tree. Ons wil graag versoek dat jy hierdie endossemente teen **31 Oktober 2023** aan die relevante polishouers aanstuur. Stuur asseblief ook skriftelike bevestiging na ons by brokers@safireinsurance.com sodra die endossemente aan ons gemeenskaplike kliënte uitgereik is.*

Endossement 2304 – Gemeenregtelike Aanspreeklikheid afdelings

*As deel van ons proses van voortdurende verbetering, het ons 'n volledige oorsig van ons **Gemeenregtelike Aanspreeklikheid Boerdery en Kommersiële afdelings** wat in ons polisbewoordings ingesluit is, afgehandel. Met inagneming van huidige markontwikkelings, sowel as veranderinge in risiko's, het ons verskeie aanpassings tot hierdie aanspreeklikheidsafdelings aangebring.*

In hierdie verband heg ons die volgende aan:

- ***Gemeenregtelike Aanspreeklikheid (Boerdery) Endossement F2304 eff 2023-12** in Engels*; en*
- ***Gemeenregtelike Aanspreeklikheid (Kommersieel) Endossement C2304 eff 2023-12** in Engels*.*

**Let asseblief dat die Afrikaanse weergawes in 'n aparte epos gestuur is.*

Die mees pertinente wysigings tot hierdie afdelings word hieronder opgesom. Let asseblief dat die opsomming nie poog om 'n volledige lys van alle aanpassings in te sluit nie, en is dit dus van kardinale belang dat die endossement in sy geheel gelees word en dat alle wysigings in ag geneem en aan ons gemeenskaplike kliënte verduidelik word.

Gemeenregtelike Aanspreeklikheid (Boerdery)

Die volgende wysigings, onder andere, is aangebring:

- **Uitbreiding – *Brandblussingsheffings:*** *neem asseblief kennis van die verandering in bewoording in vetdruk. Neem asseblief ook kennis van die bepaling dat hierdie brandblussingsdekking nie van toepassing sal wees indien Verspreiding van brand dekking nie geselekteer is nie.*

- ***Uitbreiding – Lewende hawe by skoue:*** *neem asseblief kennis van die byvoeging van hierdie uitbreiding teen geen bykomende premie nie.*

- **Opsionele *Uitbreiding – Brandblussingsheffings (lugbombardering):*** *neem asseblief kennis van die verandering in bewoording in vetdruk. Neem asseblief ook kennis van die bepaling dat hierdie brandblussingsdekking nie van toepassing sal wees indien Verspreiding van brand dekking nie geselekteer is nie.*

- ***Opsionele Uitbreiding – Verspreiding van brand:*** *die opsionele uitbreiding is in twee moontlike opsies verdeel:*
  1) Verspreiding *van brand wat skade aan boomplantasies, boorde, suikerriet en woude* ***uitsluit.***
     Let asseblief, onder andere:
     - Verwysing *na 'gewasse' is verwyder.*
     - *FPA* lidmaatskap *is 'n vereiste, maar hierdie vereiste kan in sekere omstandighede van afstand gedoen word. Sodanige afstanddoening moet deur ons goedgekeur en op die skedule aangedui word.*
     - Die datums *van die brandgevaar periode is uitgelig, en sluit nou ook die winterreënval gebied in.*
     - Verwysings *na die 9m brandbaan is verwyder. Voldoening aan die betrokke wetgewing en FPA reëls is voortaan die brandbaan vereistes*
     - Werk *weg (indien die dekking geselekteer is) is nie uitgebrei om Verspreiding van brand dekking in te sluit nie.*

  2) *Verspreiding van* brand *wat skade aan boomplantasies, boorde, suikerriet en woude* ***insluit.***
     Let asseblief, onder andere:
     - Verwysing *na 'gewasse' is verwyder.*
     - FPA lidmaatskap *is 'n vereiste, en daar kan nie van hierdie vereiste van afstand gedoen word nie.*
     - Die *datums* van *die brandgevaar periode is uitgelig, en sluit nou ook die winterreënval gebied in.*
     - Bykomend tot *voldoening aan die betrokke wetgewing en FPA reëls, is die 9m brandbaan vereiste steeds in plek.*
     - Werk *weg (*indien *die dekking geselekteer is) is nie uitgebrei om Verspreiding van brand dekking in te sluit nie.*

- ***Opsionele Uitbreiding - Werk weg:*** *werk weg dekking word nie outomaties ingesluit nie en moet spesifiek teen bykomende premie geselekteer word. Werk weg dekking is nie uitgebrei om dekking vir Verspreiding van brand in te sluit nie.*

- ***Uitsluitings:*** *neem asseblief van die uitsluitings met betrekking tot damme, plofstowwe, vloed en water wat bygevoeg is om ons bestaande intensie in hierdie verband uit te klaar.*

<u>Gemeenregtelike Aanspreeklikheid (Kommersieel)</u>

Die volgende wysigings, onder andere, is aangebring:

- ***Uitbreiding – Brandblussingsheffings:*** *neem asseblief kennis van die verandering in bewoording in vetdruk.*

- ***Uitbreiding – Verspreiding van brand:*** *ten einde die Verspreiding van brand dekking wat op hierdie afdeling van toepassing is, uit te klaar, is hierdie uitbreiding bygevoeg. Neem asseblief kennis dat die standaard uitbreiding* ***nie*** *uitgebrei is om Verspreiding van brand na plantasies, boorde, suikerriet en woude* ***in te sluit nie****. Indien kliënte hierdie dekking verlang, moet die relevante Opsionele Uitbreiding geselekteer en in die skedule genoteer word.*
  Let asseblief, onder andere:
  - *Voldoening* aan *die betrokke wetgewing is 'n vereiste.*
  - *Voldoening* aan *die reëls van die plaaslike FPA is 'n vereiste, met dien verstande dat die area waar die versekerde perseel geleë is, binne die jurisdiksie van 'n bestaande FPA val. Hierdie is van toepassing, ongeag of die versekerde 'n lid van sodanige FPA is, aldan nie.*
  - Brandbaan *vereistes is van toepassing mits wetgewing dit vereis of indien die versekerde se perseel landbougrond begrens.*
  - *Die* datums *van die brandgevaar periode is uitgelig, en sluit ook die winterreënval gebied in.*
  - *Werk* weg *(indien die dekking geselekteer is) is nie uitgebrei om Verspreiding van brand dekking in te sluit nie.*

- ***Opsionele Uitbreiding – Verspreiding van brand na plantasies, boorde, suikerriet en woude***
  Let asseblief, onder andere:
  - *FPA* lidmaatskap *is 'n vereiste, en daar kan nie van hierdie vereiste afstand gedoen word nie.*
  - *Die* datums *van die brandgevaar periode is uitgelig, en sluit ook die winterreënval gebied in.*
  - Bykomend *tot voldoening aan die betrokke wetgewing en FPA reëls, is die 9m brandbaan vereiste steeds in plek.*
  - *Werk* weg *(indien die dekking geselekteer is) is nie uitgebrei om Verspreiding van brand dekking in te sluit nie.*

- ***Opsionele Uitbreiding - Werk weg:*** *werk weg dekking word nie outomaties ingesluit nie en moet spesifiek teen bykomende premie geselekteer word. Werk weg dekking is nie uitgebrei om dekking vir Verspreiding van brand in te sluit nie.*

- ***Uitsluitings:*** *neem asseblief van die uitsluitings met betrekking tot damme, plofstowwe, vloed en water wat bygevoeg is om ons bestaande intensie in hierdie verband uit te klaar.*

Endossement 2305 – Bybetalings en perke

Ten einde langtermyn volhoubaarheid te verseker, met inagneming van huidige inflasionêre druk op kostes en veranderinge in weerpatrone, is ons ongelukkig genoodsaak om sommige van ons bybetalings-strukture aan te pas.

Ons kondig ook met graagte verhogings in sekere van die perke wat ons in verskeie uitbreidings bied, aan.

Vind asseblief die volgende endossemente, in Engels, aangeheg:*
**Let asseblief dat die Afrikaanse weergawes in 'n aparte epos gestuur is.*

Polis	***Endossement***
Boerdery	*F2305 eff 2023-12*
Kommersieel	*C2305 eff 2023-12*
Huishoudelike Signature	*DS2305 eff 2023-12*
Stellar Lewenstyl	*SL2305 eff 2023-12*
Stellar Boerdery	*SF2305 eff 2023-12*
Melkery Volroom	*D2305 eff 2023-12*

Dit is uiters belangrik, vir die welsyn van ons gemeenskaplike kliënte, dat jy ten alle tye ten volle bewus is van die dekking wat hulle geniet. Neem dus asseblief deeglik kennis van die algehele inhoud van die bogenoemde endossemente.

Hierdie endossemente ***(2304 en 2305)*** *sal in alle relevante Safire polisbewoordings opgeneem word en sal op* ***1 Desember 2023*** *in werking tree. (Ons polisbewoordings sal gebruiklikerwys opdateer en op ons Makelaarsportaal gepubliseer word.) Ten einde ons kliënte die nodige 31 dae kennis te gee, kommunikeer asseblief die endossemente aan die betrokke polishouers teen 31 Oktober 2023.*

Voorsien ook asseblief skriftelike bevestiging aan ons by brokers@safireinsurance.com dat hierdie endossemente aan die betrokke polishouers besorg is.

Indien jy enige navrae rakende hierdie wysigings mag hê en hoe hulle ons gemeenskaplike kliënte sal raak, moet asseblief nie huiwer om jou Safire Makelaarskonsultant te kontak nie.

Vriendelike groete,

Bennie Boshoff

GENERAL MANAGER: INSURANCE

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