



Dear Member,

One thing we know and have learnt in times like these, is the importance of support, collaboration and assistance to our fellow South Africans when a crisis hits. As an insurer that solely provides insurance solutions to the graduate professional, we are committed to assisting our members and listening to their needs, particularly during this pandemic.

It is against this backdrop that we want to give you the comfort that PPS Short-Term Insurance will be providing relief for **motor vehicle premiums paid for the month of April by means of a 20% discount.**

This discount on **April** vehicle premiums will be in the form of a refund that you will receive back into your account during the month of May. This is applicable to personal and business insurance policies.

We are deeply aware of the impact that this global pandemic will have on our members and their families and therefore will provide **additional assistance** in a fair and accommodating manner that could offer savings to you. We have our servicing teams ready and prepared to provide you with the best advice to adjust and/or amend your cover to best suit the challenges you might be facing.

Examples of how we can assist you are as follows:

- Amending your vehicle cover to "Third party, fire and theft" on a temporary basis should you not be driving your vehicle during this time. This would be applicable particularly in cases where you have more than one vehicle of which one is not used to go out for essential shopping or essential services;
- Where your vehicle is insured for business purposes, consider amending the cover to private use only;
- Exploring options to responsibly adjust excesses to reduce your premium;
- Comprehensive Home Contents cover could potentially be amended to limited cover (i.e. excluding burglary and theft);
- All Risk Items such as sunglasses or binoculars can be removed from cover.

We are committed to supporting you in these times and dedicated to serve you best in times that might seem like the worst.

I'd like to wish you all of the best and although the world as we know it is in crisis let's consider the words of Sir Winston Churchill - "***Never let a good crisis go to waste.***" - and make the very best of current matters. Sometimes it takes a crisis to shake us from our usual or normal manner and routine of doing things and push us to choose a better or different path. It moves us into an alternative way of doing and thinking. When things are at their worst, we will deliver our best and we will continue to find new and better ways to be there for you.

Kind regards

Werner Bosman

CEO PPS Short-Term Insurance

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