

[Customer Name]
[Address]

[Date]

Dear **[Customer Name]**

Transfer of your MTN device insurance policy from Guardrisk Insurance Company Limited to Santam Limited

Please note that your MTN device insurance policy with policy number **[Policy Number]** (**[Product Name]**) underwritten by Guardrisk Insurance Company Limited ("**Guardrisk**") will transfer to Santam Limited ("**Santam**") once approved by the Prudential Authority.

We want to assure you that all benefits and your premium under this policy remain exactly the same and all terms and conditions are unchanged. The transfer of your policy will happen automatically and you do not have to consent to the transfer. However, if you wish to make any representations regarding the transfer, you can do so as explained in the attached frequently asked questions document within the period as explained therein.

If you have any questions, please contact Guardrisk through Worldwide Advisory Services on 083 123 6084 or via email at mtninfo@admyntec.co.za, or go to the following websites for more information:

- Guardrisk at <https://guardrisk.co.za/>
- Santam at <https://www.santam.co.za/>
- MTN at <https://www.mtn.co.za/insurance/device-cover/>

Please read the attached frequently asked questions document for more details on:

- The process that must be followed before the transfer can take place;
- Where to view some of the documents relating to the transfer; and
- Who to contact if you have questions.

Kind regards

[Insert]