# Bryte UNDERWRITING BULLETIN

6 February 2023

## Amendments to vehicle tracking device requirements

Dear Business Partner

Further to our Underwriting Bulletin dated 3 February 2023, where we highlighted changes relating to this topic, we felt we should provide further information to assist you with your discussions with our mutual clients.

Incidents of vehicle hijacking are on the increase in South Africa and, as such, have been identified as a priority crime. Crime Syndicates are incredibly well-organised and constantly change their modus operandi. This means that insurers need to continually review security requirements in terms of vehicle theft and hijacking.

In line with this imperative, we have taken a further step in identifying specific high-risk vehicle makes and models targeted by hijack/theft syndicates. Having carefully considered all possible solutions, we have decided that to improve security and reduce losses, we require the fitment of two tracking devices in the vehicles that have been identified as high-risk, as noted below. Experience and statistics show that cars fitted with two tracking devices have an improved recovery rate for hijacked and stolen vehicles.

**Two compulsory tracking devices**

Customers with a Toyota Hilux and/or a Toyota Fortuner will be required to fit two tracking devices or to add one if they already have one installed. This requirement applies regardless of the value of the vehicle.

**One compulsory tracking device – Category 1**

The following vehicles require a compulsory tracking device: Nissan 1400/NP200, Ford Ranger 2007 onward, Toyota Etios and Volkswagen Polo Playa/Polo. This requirement applies regardless of the value of the vehicle.

**One compulsory tracking device – Category 2**

All other vehicles with a value equal to or greater than R750,000 (including VAT) will require a compulsory tracking device.

**It is a requirement that tracking devices must comply with the following:**

1. The tracking device unit installed in the vehicle must be a tracking AND recovery device.
2. The tracking device unit must always be in working order and activated.
3. Customers must have a legally valid contract with the tracking device supplier in the vehicle, and fees must be paid on time to ensure the continuity of the contract.
4. The tracking device must be tested once every six months or self-tested regularly.
5. The theft or hijacking must immediately be reported to the service provider/supplier of the tracking device.

These changes are effective immediately for all new business quoted and bound and new vehicles added to existing policies. For existing business, changes come into effect on the renewal or anniversary date of the policy, starting on **1 April 2023** or thereafter.

**Products affected**: Personal, Commercial, Flexiflite, Farming and all bespoke commercial and personal products.

We have, for your convenience, attached an approved list of tracking devices.

Please ensure that customers are informed, as non-compliance will result in claims being rejected for any loss or damage caused by theft or hijacking of the vehicle.

**Toyota Vehicle Security System Upgrades**

Please refer to the attached letter from Toyota, which Toyota Dealers have distributed. Toyota has developed upgrades to the vehicle security system on specific key models. Please encourage customers with the identified vehicles to have the upgrade performed at no extra cost.

Kind regards

Chris Grieve
Executive Head: Broker Distribution

# Accredited Tracking Companies

| List of Bryte Insurance accredited tracking companies | |
|---|---|
| ACM Group | Neo-Track South Africa (Pty) Ltd |
| Afritelematics | Netstar (Pty) Ltd |
| Altrack | Next |
| Autotracker | No Jack Vehicle and Asset Tracking |
| Autotrak | PFK Electronics (Pty) Ltd |
| Bandit / Bidtrack | Pinpoint (Pty) Ltd |
| Baytrac (Pty) Ltd | Point Track |
| Bonema Technologies (Pty) Ltd | Pointer SA (Pty) Ltd |
| Capital Air | Pro Track |
| Cartrack (Pty) Ltd | Protection Through Innovation |
| Cellsecure Holdings (Pty) Ltd | Raptor Vehicle Tracking (Pty) Ltd |
| Cellstop South Africa (Pty) Ltd | Resource Tracking (Pty) Ltd |
| Celtrac Management Services (Pty) Ltd | Route Management Services |
| Chase Intelligent Tracking | SA Electronic Tracking Systems Ltd |
| Cobra Telematics SA | Safesky Africa |
| Ctrack | Securetrac |
| Digicell 23 CC | Selftrack |
| EWC Communications (Pty) Ltd | Smart Track |
| Fidelity ADT (Pty)Ltd | SmartSurv Wireless (Pty) Ltd |
| Fleetcam (Pty) Ltd | Soltrack |
| Globaltrack | Star Trac Technologies |
| GPS Tracking Solutions (Pty) Ltd | Teltonika |
| GRM Technology CC | The Tracker |
| Innovid Asset Management Solutions (Pty) Ltd | Tracetec |
| Intellidrive Tracking (Pty) Ltd | Track Corp |
| iTrack Live | Tracker Network (Pty) Ltd |
| Lamtrack | Tracking Africa (Atrack Technology Inc.) |
| Landmark Tracking | Trackmatic Solutions (Pty) Ltd |
| Mix Telematics (Pty) Ltd | Tracontime CalAmp |
| MLT Tech CC | Tract Group (Pty) Ltd |
| MPI Holdings (Pty) Ltd | Utrack IT |
| Mtrack | Vodacom |
| My Tracer (Pty) Ltd | Volptec - GPS Tracking Solutions |
| Mzantsi Smarttracker | We Track 24/7 |
| Nav Track | |

To Whom It May Concern (Insurance Company Representatives),

Subject:- Toyota Vehicle Security System Upgrades

*Security System Upgrades*
In response to the rising vehicle theft cases seen both locally and globally, Toyota South Africa have developed upgrades to the vehicle security system on certain key models. These upgrades are deemed to have a significant impact in the reduction of vehicle theft cases.

The upgrades will be applicable to certain models in the Toyota range. These upgrades can be conducted by any authorized Toyota Dealer at no cost to the customer. The relevant technical instructions have been communicated to the Toyota Dealer network. Toyota dealers will be ready to start the upgrades Monday 5th December 2022.

All applicable new vehicles sold from this date onwards will delivered with the upgrade included. All applicable vehicles in operation will automatically be upgraded when presented for routine service and maintenance. Alternatively, customers can make arrangements with their nearest Toyota Dealer to have the upgrade performed at no cost to the customer.

*Applicable models:*

| Model | Variant | Applicable | Upgrade Start Date |
|---|---|---|---|
| Hilux<br>( Models with Smart Entry system) | Legend<br>2019 – '22 | ● | 5th December 2022 |
| Fortuner | All models<br>2016 – '22 | ● | 5th December 2022 |
| Land Cruiser Prado | VX & VXL<br>2017 – '22 | ● | 5th December 2022 |
| Lexus | LX 450 / 570 | ● | 9th December 2022 |

*Prevention of "Relay Attacks"*
All vehicle brands equipped with a Keyless Entry system are vulnerable to a mode of theft referred to as a "Relay Attack". This is where high tech equipment is utilized to amplify and remotely transmit the key code to the parked vehicle.

Toyota vehicles with Smart Entry have an inherent feature to prevent a "Relay Attack" from being executed. This feature can be activated by the customer as follows:
1/ With all doors shut press the Lock button on the remote.
2/ Immediately press the Lock button on the remote for the second time and hold it depressed
3/ Whilst holding the Lock button depressed press, simultaneously press the Unlock button on the remote twice.
4/ The keyless entry system will be temporarily disabled.
5/ Confirm that the feature is set by either operating the driver door handle / unlock button on the door handle as applicable. The vehicle should not unlock.
6/ To unlock the vehicle press the unlock button on the remote. This reactivates the keyless entry function.

7/ The above procedure must be followed each time the keyless entry system is required to be disabled.
8/ Consult your Toyota Dealer should you require further clarity on the use of this feature.

*Additional Recommendations*
In relation to the above it is recommended that customers take additional measures to reduce the risk of vehicle theft. Aftermarket devices such as steering locks, gear locks and additional aftermarket immobilisers will be effective. Installation of these devices will not void the vehicles warranty provided the installation is undertaken by an insurance approved installer.
For installation guidance Toyota strongly recommends that only the Toyota Earth Taps and power source of sufficient current carrying capacity are used and avoid connecting to the Control Area Network.