



SHORT TERM INSURANCE CONSULTANTS cc

Authorised Financial Services Provider FSP 32422

PRIVACY NOTICE – PROTECTION OF PERSONAL INFORMATION ACT (“POPIA”)

We understand that your personal information is important to you and that you may be apprehensive about disclosing it. Your privacy is just as important to us and we are committed to safeguarding and processing your information in a lawful manner.

We also want to make sure that you understand how and for what purpose we process your information. If for any reason you think that your information is not processed in a correct manner, or that your information is being used for a purpose other than that for what it was originally intended, you can contact our Information Officer.

You can request access to the information we hold about you at any time and if you think that we have outdated information, please request us to update or correct it.

Our Information Officer's Contact Details	
Name	LOUISE MILLER
Contact Number	035 772 2810
Email Address:	louise@mjstrust.co.za

Our details:

The Organisation: **MJ's Short-Term Insurance Consultants CC**

Physical Address: **Unit 5 Carrington Place, 10 Ukula Street, Empangeni, 3880**

Mobile: **084 511 5010**

Organisation E-mail address: louise@mjstrust.co.za

The Organisation is an authorised financial services provider with **FSP number 32422**. We render financial services in the following product categories:

Category Description
CATEGORY I
Short-Term Insurance Personal Lines
Short-term Insurance Personal Lines A1
Short-Term Insurance Commercial Lines

The source of collection of your personal information:

We collect personal information directly from the following data subjects:

- Prospective clients who enquire about our services
- Clients who have appointed the representative as their broker
- Policyholders who enter into a policy with an insurer via the Organisation

Personal information is collected directly from you through the completion of a Letter of Authority (Brokers Appointment), Disclosure & Client Service Level Agreement, Risk Profile, Insurance application forms, online forms, during consultation, etc. These forms are completed either electronically or in hard copy.

We may also collect information about you from other sources such as external third parties and from cookies on our website.

Law authorising or requiring collecting of the personal information:

As an authorised financial services provider, we are obligated in terms of the following legislation to collect your personal information insofar as it relates to the rendering of the relevant financial services to you:

- Insurance Act 18 of 2017;
- Short-Term Insurance Act 53 of 1998;

Purpose for Processing your Information:

We collect, hold, use and disclose your personal information mainly to provide you with access to the services and products that we provide. We will only process your information for a purpose you would reasonably expect, including:

- Complying with the obligations contained in the contract concluded between yourself and the FSP
- Providing you with advice, products and services that suit your needs as requested
- To verify your identity and to conduct credit reference searches
- To issue, administer and manage your insurance policies
- To process insurance claims and to take recovery action
- To notify you of new products or developments that may be of interest to you
- To confirm, verify and update your details
- To comply with any legal and regulatory requirements

Some of your information that we hold may include, your first and last name, identity/passport number, email address, a home, postal or other physical address, other contact information, your title, birth date, gender, occupation, qualifications, past employment, residency status, your investments, assets, liabilities, insurance, income, expenditure, family history, medical information and your banking details.

Third parties and your personal information:

We may need to share your information to third parties provide advice, reports, analyses, products or services that you have requested. Where we share your information, we will take all precautions to ensure that the third party will treat your information with the same level of protection as required by us.

These third parties may include:

- Your employer (where applicable);
- The Compliance Officer of the organisation (where applicable);
- Analytics and search engine providers assisting in the enhancement of our websites;
- Information Technology specialists assisting us with data storage, security, processing, analytics, etc;
- Auditors of the Organisation;
- Regulatory or governmental authorities such as the Financial Sector Conduct Authority and the Prudential Authority;

Class of Business parties include in which our representatives render financial services;

Short Term Insurers -

1. ABSA Insurance Company Limited
2. AC and E Commercial Underwriting Managers (PTY) LTD
3. Auto Trade Underwriting Managers (PTY) LTD
4. Bryte Insurance Company Limited
5. Bryte Specialist Motor (PTY) LTD
6. Camargue Underwriting Managers (PTY) LTD
7. Clarendon Transport Underwriting Managers (PTY) LTD
8. Commercial & Industrial Acceptances (PTY) LTD
9. Credit Guarantee Insurance Corporation of Africa LTD
10. Cross Country Insurance Consultants (PTY) LTD
11. Elite Risk Acceptances (PTY) LTD
12. EnviroSure Underwriting Managers (PTY) LTD
13. Excess Risk Consultants (PTY) LTD
14. Garagesure Consultants & Acceptances (PTY) LTD
15. Genlib CC
16. Genoa Underwriting Managers (PTY) LTD
17. Genric Insurance Company Limited
18. Guardrisk Insurance Company Limited
19. Horizon Underwriting Managers (PTY) LTD
20. Hospitality Industrial and Commercial Underwriting Managers (PTY) LTD
21. ITOO Special Risks (PTY) LTD
22. KEU Underwriting Managers (PTY) LTD
23. Leppard & Associates (PTY) LTD
24. Lombard Insurance Company Limited
25. Monitor Administrators (PTY) LTD
26. Motor Funding Underwriters Managers (PTY) LTD
27. MUA Insurance Acceptance (PTY) LTD
28. Old Mutual Insure LTD
29. ONE Underwriting Managers (PTY) LTD
30. Petrosure Underwriting Managers (PTY) LTD
31. Phishield UMA (PTY) LTD
32. Polygon and Quantum Underwriting Managers (PTY) LTD
33. Renasa Insurance Company Limited
34. Safire Insurance Company Limited
35. Santam Emerging Business (PTY) LTD
36. Santam Limited
37. Senate Transit Underwriters Managers (PTY) LTD
38. The Hollard Insurance Company Limited
39. VAPS Insurance Underwriters
40. X'S Sure (PTY) LTD

The Transfer of your personal information outside of the Republic of South Africa

Your information may be hosted on servers managed by a third-party service provider, which may be located outside of South Africa. The third-party service providers are located in:

- Currently we do not have any service providers outside of South Africa

We confirm that the level of protection afforded to your personal information by that third country or international organisation is equal to the protection afforded by the POPI Act.

Complaints and objections

As a data subject, you have the right to –

- Request that we confirm, free of charge, whether or not we hold personal information about you;
- Request that we provide you with a description of the personal information we hold about you, and to explain why and how it is being processed (please complete Annexure A);
- Request that we consider your objections to the processing of your personal information (please complete Annexure B);
- Lodge a complaint with the Information Regulator (please complete Annexure B).

The Information Regulator

In the event that your personal information has not been processed in accordance with the POPI Act and the principles set out above, you have the right to lodge a complaint with the Information Regulator.

For further information regarding the complaints process, please visit the website of the Information Regulator, as indicated below. Alternatively, you may contact the Information Regulator for further assistance:

The Information Regulator: Adv Pansy Tlakula

Physical Address: JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 0001

Email: complaints.IR@justice.gov.za

Website: <https://www.justice.gov.za/infoereg/index.html>

TEL: (035) 7722810 - FAX: (035) 7722817 - Cell: 084 511 5010

P.O. Box 1254, Empangeni, 3880, Unit 5 Carrington Place, 10 Ukula Street, Empangeni, 3880

Registration No: 2007/085646/23

Members • Tinus Van Wyk • Louise Miller

