



FSP License No. 14065

2007/050189/23

courtyard Insurance Brokers CC.

VAT No.
4790184156

Tell: (011) 892 - 0843

296 Trichardt Rd

Postnet Suite 057

Email:

Parkdene

Private Bag X1

zami@courtyardinsurancebrokers.co.za

Boksburg

Cinda Park

Website:

1459

1463

www.courtyardinsurancebrokers.co.za

PRIVACY STATEMENT

1. RESPONSIBLE PARTY

Your broker is Courtyard Insurance Brokers CC with their place of business situated at 296 Trichardt Road, Parkdene, Boksburg, 1459.

2. INFORMATION OFFICER

Name: Zami Silva

Email address: zami@courtyardinsurancebrokers.co.za

Telephone number: 011 892 0843

3. PURPOSE OF COLLECTING PERSONAL INFORMATION

Your personal information will be processed for the following reasons in order to perform our mandate as your broker and as a financial intermediary including:

- assisting you to enter into one or more insurance agreement(s), as required, with insurers;
- providing you with financial advice, quotes on financial products and financial services;
- to verify your identity and to conduct credit reference searches;
- to issue, administer and manage your insurance policies;
- to obtain insurance quotations from various insurers;
- to deal with premiums;
- 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 carry out any instructions that pertain to your insurance policy and requests and requirements;
- To comply with any legal and regulatory obligations.

4. PROCESSING OF PERSONAL INFORMATION

The act of processing information includes any activity or any set of operations, whether or not by automatic means, concerning personal information and includes: the collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation or use; dissemination by means of transmission, distribution or making available in any other form; or merging, linking, as well as any restriction, degradation, erasure or destruction of information.

The following Personal Information may be processed by your broker for the purposes set out above:

Full names and surname; identity and/or passport number; home and/or business address; proof of income such as your payslip; bank statements; marital status; contact details; banking details; assets; race; gender; liabilities; occupation; birth date; gender; title; insurance history; claims history; company name and company registration number; whether the policyholder and/or data subject is a company; main place of business and contact details where the policyholder or data subject is a company including liabilities, assets, information on how the business trades or their main trade of business; name, surname, address and identity number of the director(s) and/or member(s).

The above personal information will be supplied by you or by third parties for the purposes stated above.

The personal information may also be accessed through third parties such as the Companies and Intellectual Property Commission portal, credit bureaus and other insurance companies. The supply of the above information is required for you to be able to enter into and maintain insurance agreements with the insurer.

5. RECIPIENTS OF PERSONAL INFORMATION

The following persons may be recipients of the personal information that is being processed:

(The list below is not intended to be exhaustive)

- our staff members;
- insurance and reinsurance companies;
- third party compliance officer/consultant;
- industry bodies;
- regulatory bodies;
- state institutions;
- service providers such as specialist investigators and loss adjusters;
- premium collection agencies;
- Insurance operating systems operators.

The recipients and third parties are also required to take precautions to treat your personal information confidentially and with the required security measures and protocols.

Your personal information may be hosted on servers and processed by recipients and third parties who may be located outside of the Republic of South Africa.

6. RIGHT TO ACCESS PERSONAL INFORMATION

You can request access to the personal information that Courtyard Insurance Brokers CC holds about you and if you find that we have incorrect or outdated information, you may request us to update or correct it. For that effect, kindly contact your broker's information officer.

7. RIGHT TO RECTIFY PERSONAL INFORMATION

You have the right to request that your personal information be corrected or even deleted where Courtyard Insurance Brokers CC is no longer authorised to retain the personal information.

8. RIGHT TO OBJECT TO THE PROCESSING OF PERSONAL INFORMATION

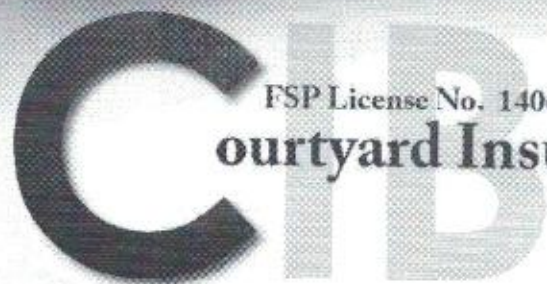
If, on reasonable grounds, you object to the processing of your personal information, due consideration will be given to the request and the requirements of POPIA. We may cease to use or disclose your personal information and may, subject to any statutory and contractual information with regards to retention rights or requirements, also destroy the personal information no longer lawfully required.

9. SECURITY PROTOCOLS

All personal information collected will be stored and maintained on secure servers with only authorised personnel allowed access to the personal information for purposes of maintaining and processing your policy, claims or complaints you may have. Courtyard Insurance Brokers CC will take appropriate, reasonable technical and organisational measures to avoid loss of or unlawful access to your personal information.

10. COMPLAINTS

Should you have any complaints, kindly email Courtyard Insurance Brokers CC at zami@courtyardinsurancebrokers.co.za; you may also email the Information Regulator at complaints.IR@justice.gov.za in the event that we are unable to resolve the complaint to your satisfaction.



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PROTECTION OF PERSONAL INFORMATION NOTICE

COURTYARD INSURANCE BROKERS

The Protection of Personal Information (POPI) Act requires us to inform you how we use and disclose personal information we obtain from you.

We are committed to protecting your privacy and will ensure that your personal information is used appropriately, transparently and according to applicable law.

1. COURTYARD INSURANCE BROKERS – who we are:

We are a short – term Insurance Broker, specializing in Personal and Commercial Insurance, including Marine Hull, Cargo and Engineering Risks.

MISSION STATEMENT

We are committed to service excellence and fast claims settlement.

OUR CORE VALUES

Commitment
Quality
Integrity
Accountability

2. What information we collect:

We collect and process your personal information mainly to provide you with access to the services and products of the providers with whom we have agreements in place and to help us improve our service to you. The type of information we collect depend on the need for which it is collected and will be processed for that specific purpose only. Where possible, we will inform you what information you are required to provide to us and what information is optional.

With your consent, we may also supplement the information that you provide to us with information we receive from other providers in order to offer you a more consistent and personalized experience in your interaction with us. When you elect to take up offerings from our contracted providers, they may also require additional information from you and they will be subject to the same privacy regulations as we are subject to.

3. How we use your information:

We will use your personal information only for the purposes for which it was collected and agreed to with you. This may include:

- * Providing products or services to you and carry out the transaction you requested;
- For underwriting purposes;
- Assessing and processing claims;
- Conducting credit reference searches or verification;
- Confirming and verifying your identity;
- For credit assessment and credit management;
- For purposes of claims history;
- For the detection and prevention of fraud, crime, money laundering or other malpractice; •
- conducting market or customer satisfaction research;
- For audit and record keeping purposes;
- In connection with legal proceedings;
- Providing our services to you, to carry out the services you requested and to maintain and constantly improve our relationship with you;
- Providing you with communication in respect of Courtyard Insurance Brokers cc; and regulatory matters that may affect you;
- In connection with and to comply with legal and regulatory or when it is otherwise allowed by law.

4. Disclosure of your information:

We may disclose your personal information to our providers whose services or products you elect to use. We have agreements in place to ensure that they comply with our privacy terms and conditions.

We may also share your personal information with, and obtain information about you from third parties for the purposes listed in 3 above.

We may also disclose your information where we have a duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect our rights.

5. Safeguarding your information:

The POPI Act requires us to adequately protect the personal information we hold and to avoid unauthorised access and use of your personal information. We will continuously review our security controls and processes to ensure that your personal information is secure.

If we need to transfer your personal information to another country for processing or storage, we will ensure that any party to whom we pass on your personal information will treat your information with the same level of protection as required from us.

6. Your rights to access and correction of your personal information:

You have the right to access the personal information we hold about you. You also have the right to ask us to update, correct or delete your personal information. We will take all reasonable steps to confirm your identity before providing details of your personal information or making changes to your personal information.

You can contact us at the numbers or addresses listed below and request the information you would like:

Information officer: Miss Zami Silva

Telephone number: (011) 892-0843

Postal address: Postnet Suite 057, Private Bag x1, Cinda Park, 1463

Physical address: 296 Trichardt Road, Parkdene, Boksburg, 1459

Email address: zami@courtyardinsurancebrokers.co.za

Website: www.courtyardinsurancebrokers.co.za

7. Changes to this Notice:

Please take note that we may amend this Notice from time to time. Please check our website periodically to inform yourself of any changes. In case we do not have a website we will inform you of material changes to this Notice.