

HYBRID RISK MANAGEMENT PROTECTION OF PERSONAL INFORMATION POLICY

PERSONAL INFORMATION

Personal information is collected only when an individual knowingly and voluntarily submits information. Personal Information may be required to provide an individual with further services or to answer any requests or enquiries relating to this service.

It is the FSP's intention that this policy will protect an individual's personal information from being prejudiced in any way and this policy is consistent with the privacy laws applicable in South Africa.

The FSP collects, stores and use the personal information provide by an individual, in order to provide an estimated insurance quotation.

USE OF INFORMATION

The FSP needs to collect personal or other information:

- For underwriting purposes
- Assessing and processing claims
- Conducting credit reference searches or verification
- Confirming and verifying an individual's 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
- Follow an individual's instructions
- Inform an individual of services
- Make sure the FSP's business suits the individual's needs

Personal information that an individual submits is used only for the purpose for which it was intended. Copies of correspondence that may contain personal information, is stored in archives for record-keeping and back-up purposes only.

The FSP will not, without an individual's consent, share information with any other third parties, for any purposes whatsoever.

SECURITY

The FSP strives to ensure the security, integrity and privacy of personal information submitted. The FSP will review and update its security measures in accordance with future legislation and technological advances. Unfortunately, no data transmission over the Internet can be guaranteed to be totally secure, however, the FSP will endeavour to take all reasonable steps to protect the personal information, which an individual submits to the FSP or to the FSP's online products and services. The FSP will at all times set the highest standards to ensure the integrity of their systems.

The FSP may engage with other organisations to provide support services to the FSP. Third Parties are obliged to respect the confidentiality of any personal information held by the FSP. A Service Level agreement is in place with all Third parties to ensure adherence to all Privacy Policies.

The FSP's employees are obliged to respect the confidentiality of any personal information held by the FSP. All employees are required to sign an employment contract which includes a confidentiality clause.

The FSP will not reveal any personal information to anyone unless:

- It is compelled to comply with legal and regulatory requirements or when it is otherwise allowed by law
- It is in the public interest
- The FSP needs to do so to protect their rights

The FSP endeavours to take all reasonable steps to keep secure any information which they hold about an individual, and to keep this information accurate and up to date. If at any time, an

individual discovers that information gathered about them is incorrect, they may contact the FSP to have the information corrected.

The FSP recognises the importance of protecting the privacy of information collected about individuals, in particular information that is capable of identifying an individual ("personal information").

CONTACT INFORMATION

Any questions relating to the FSP's privacy policy or the treatment of an individual's personal data may be addressed to the contact details below:

Information officer: Hendre Smit

Telephone number: 082 879 7823

Fax number: 086-566-5252

Postal address: Postnet Suite 99, Private Bag x5, Strubensvalley 1735

Physical address: Cnr. Christiaan de Wet & Millenium Roads, Strubensvalley,
Roodepoort 1735

Email address: hendre@hybridrisk.co.za

Website: www.hybridrisk.co.za

TREATING CUSTOMERS FAIRLY (TCF)

The principals of TCF are well established in our business practice and it is a principal that we embrace. Should you be interested in the details of TCF, please click on the link below or request for a copy of the TCF Policy from our compliance department.

<http://www.hybridrisk.co.za/#products> (click on "download our compliance documents")