

ALL YOUR PRODUCT BENEFITS UNPACKED.



Unlimit Your Life.

THE UNLIMITED

Insurance | Lifestyle | Rewards

The Unlimited is an authorised financial services provider [21473]
Founder of The Unlimited Child

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THE UNLIMITED TYRE & RIM POLICY WORDING

IMPORTANT, PLEASE READ CAREFULLY

1. This policy wording, together with your **policy schedule** (which was sent to you separately when you took out this policy), constitutes the agreement between you, the insurer and The Unlimited ("policy"). Your use of the benefits is always subject to the terms and conditions, as contained in this policy wording and your **policy schedule**; as well as any statutory notices, amendments, endorsements and addendums issued by us, which must be read together with, and shall form a part of this policy.
2. It is your duty to read and follow the rules explained in this policy wording and your **policy schedule**. If you do not carry out your duties in terms of this policy, we may increase your premium, cancel your policy or we may not pay your claim.
3. This policy was entered into at your request and is underwritten by the insurer. No advice was provided by The Unlimited, only factual information. Please review the contents of this policy carefully to make sure it meets your needs. If it does not, or if anything is unclear, please contact The Unlimited. Also see **CANCELLATION OF YOUR POLICY** below.

WE WOULD LOVE TO HEAR FROM YOU

If you have any questions, or need assistance with your policy, you can get in touch with us in the following ways:



on our website www.theunlimited.co.za; or



call us on **0861 990 000**, or



email us at customercare@theunlimited.co.za.

ACCURACY OF INFORMATION

It is very important that you give The Unlimited and the insurer honest and accurate information at all times. If you give us false or incorrect information, your policy may be invalid or you may not be covered.

If we are unable to successfully verify your identity, we will void your policy from the start date and there will be no agreement between you and us. This means that your policy never started and you have no cover under this policy.

DEFINITIONS (what these words mean when used in this policy)

Subject to all the terms and conditions of this policy:

1. **due date** means the date you have given The Unlimited for the monthly debit order collection of your premium.
2. **insurer** means Dotsure Limited, a licensed non-life insurer and an authorised financial services provider (FSP Number 39925), the underwriter of this policy.
3. **insured event** means accidental damage to the insured vehicle's tyres and/or rims from inequalities in the road surface (for example, potholes), kerb impact or accidental cuts, which occurs during the period of cover on your policy and that is not specifically excluded.
4. **insured vehicle** means the vehicle details you gave us when you bought this policy, as stated on your **policy schedule**. The insured vehicle must be a private motor car or light delivery vehicle with a gross vehicle mass of no more than 3,500 kg.
5. **premium** means the monthly amount collected by The Unlimited, which is due to and received by the insurer for the policy cover.
6. **start date** means the date on which the first premium is successfully collected by The Unlimited and is the date on which all your policy benefits become available, subject to any waiting period that may apply.
7. **The Unlimited** means The Unlimited Group (Pty) Limited, acting as an intermediary and providing certain outsourced services in respect of the policy underwritten by the insurer.
8. **we/our/us** means both the insurer (acting in their own capacity) and The Unlimited (acting in their own capacity). When we use the words "we", "our"

or “us”, the terms and conditions are relevant and binding between you and the insurer and The Unlimited.

9. **you/your** means the policyholder.

HOW WE WILL COMMUNICATE WITH YOU

1. We will communicate with you via email, SMS or WhatsApp by using the most recent cell phone number and/or email address that you provided The Unlimited. This will be the agreed method of giving you any notice required by the policy or by law to fulfil your policy cover and to process any claims.
2. If any of your contact details change, please inform The Unlimited immediately.

FOR COMPLAINTS AND COMPLIANCE

1. It is important that you are happy with your policy. If you are unhappy for any reason, please contact The Unlimited and give us a chance to see if we can set things right. They will communicate with the insurer on your behalf.
2. If you are still not happy and would like to submit a formal complaint directly to the insurer, please refer to ‘**How to submit a complaint**’ in your **policy schedule**.

INSURABLE INTEREST

‘**Insurable Interest**’ means that you are the owner, or the ‘good faith’ keeper in terms of a credit agreement, of the insured item and you accept the risk of financial loss of the item listed in your **policy schedule** for the whole period of cover.

TRANSFERRING YOUR INTEREST IN THE POLICY OR CASH-IN

You cannot transfer your financial interest, or any rights, in this policy to anyone else. You cannot take out a loan against your policy. Your policy is month-to-month and does not pay out any profits, nor can it be cashed in for money.

DISHONESTY

The insurer may refuse to pay a claim under this policy and/or cancel the policy if you have **dishonestly/fraudulently** tried to take advantage of the insurer. In such an event, all benefits under this policy will be lost and you will not be entitled to a refund of any premiums paid in respect of the policy. The insurer may also take legal action against you. If this happens, you will have to repay any amounts which the insurer previously paid towards your claims under this policy. As an example, if you dishonestly exaggerate (overstate) the amount of your claim to get an inflated claims payment or if you give incorrect information to either get cover at a reduced premium or hide the fact that you did not comply with policy terms and conditions, this can be considered dishonest or fraudulent conduct.

TAKING CARE

You must take all reasonable steps to prevent loss or damage to your insured vehicle, and to keep it in good condition, otherwise your claim/s may be rejected or claim payments may be reduced.

OTHER TERMS AND CONDITIONS

The cover under your policy may be subject to more specific rules. They are explained and detailed on your **policy schedule**. You must follow these rules as they affect your cover.

RELEVANT LAW

This policy is subject to the laws of South Africa only. Any legal proceedings between you and us in connection with this policy will only take place in the courts of South Africa.

PAYMENT AND NON-PAYMENT OF YOUR PREMIUM

1. **Payment of premiums:**
 - 1.1. It is your responsibility to pay your premium every month or you will not be covered.
 - 1.2. The policy will be valid for 1 month and is automatically renewed on

the same terms for a further month every time you pay your premium on the due date.

- 1.3. The policy will not be binding on the insurer until the first premium has been received.
- 1.4. Please note that your premium, stated in your **policy schedule**, is due in advance and is collected by The Unlimited and paid to the insurer on your behalf, every month. It is your responsibility to ensure you have available funds in your account every month. Payment to The Unlimited is deemed to be payment to the insurer.
- 1.5. You must pay your premium by debit order, unless otherwise agreed by The Unlimited in writing. Your debit order will be presented to your bank on the due date. Please contact The Unlimited if you want to change the debit order collection date (the "due date") you have given them.
- 1.6. If you reject the request from your bank to authenticate your debit order mandate (DebiCheck), your policy will not start and there will be no agreement between you and the Insurer. The Unlimited will also not present the debit order for collection if you suspend your DebiCheck authentication before the start date of this policy. The Unlimited will regard the suspension as your instruction not to start the policy. This will result in no cover under the insurance benefits.
- 1.7. The Unlimited reserves the right to request collection of the premium on a different date from the date you have given them should this enable successful premium collection. This will become the premium due date, unless The Unlimited indicates it is simply for a specific debit. **IMPORTANT:** Your premium may be collected on a different date due to a public holiday or weekend, without notifying you. Any bank charges incurred as a result will be for your own account.
2. **Unpaid premiums:**
 - 2.1. If The Unlimited does not receive the premium by the agreed due date, you will have NO cover. **The Unlimited will not collect arrear (missed) payments via debit order.**
 - 2.2. You have a grace period of 15 (fifteen) days which only applies from the second month of cover, and calculated from the premium collection (due) date, within which to make a manual payment to The Unlimited. During the grace period, the policy will remain in force, if The Unlimited does not receive payment within the 15 days, you will not have cover for that month.

Example: the premium due date is the 1st of May. If you miss the payment of a premium, you will only have until the 16th of May to make a manual payment to The Unlimited. If you don't, you will not have cover for the entire month of May.
 - 2.3. In the event of your debit order being unsuccessful, The Unlimited uses a tracking system that allows them to process your debit on another date to improve the likelihood of a successful debit order collection. This allows you to keep your policy active, but it remains your obligation to see that all premiums are paid.
 - 2.4. If your premium is not received, or if you suspend the DebiCheck authentication of your debit order mandate after the start date of this policy, this will not automatically result in the cancellation of your policy, and The Unlimited will still be entitled to present the debit order for collection. You agree that they may, at their discretion, try and collect further monthly premiums from your account in accordance with the law, including rules prescribed by the Payments Association of South Africa. The grace period of 15 (fifteen) days will apply from the date of each missed premium.
 - 2.5. If any further attempts to collect your premium fail, The Unlimited reserves the right to cancel your policy immediately. They will notify you when this happens. If The Unlimited does successfully debit your bank account again, the date of that collection will be the new due date.
 - 2.6. Any bank charges incurred because of failed collections will be for your own account.
 - 2.7. If you dispute your monthly debit order payment with the result that

the payment is reversed by your bank, and provided the debit order mandate is not cancelled, The Unlimited may, subject to the terms of this policy, resubmit the debit order mandate for collection in the month following the dispute/s.

AMENDMENTS TO COVER OR PREMIUMS

1. The insurer may change your premium or make changes to the terms and conditions of this policy, including your cover, by giving 31 days' written notice to you of its intention to do so.
2. Premiums are reviewed every year. Increases may be due to inflation/market/claim experience.
3. Any variations and/or changes, referred to above, including any premium rate adjustment and price increase (usually annually), will be binding on you 31 days after notice of these changes have been sent to you.
4. If you choose to cancel your policy during the 31-day notice period of amendment to the policy, you will not be entitled to a refund of premiums already paid.

WHEN DOES YOUR COVER START?

1. The **start date of your policy** will be the date The Unlimited successfully collects your first premium. On receipt of your first premium, The Unlimited will pay the insurer the first premium due to it.
2. You are entitled to your insurance benefits from the start date of your policy, subject to the waiting period.
3. A waiting period of 30 days applies to cover under your policy, calculated from the start date of your policy. You will be able to claim for events that happen 30 days after the start date, subject to all of your premiums being successful and received by the insurer.
4. If you are unsure when your cover starts, please contact The Unlimited.

CANCELLATION OF YOUR POLICY

1. You may cancel your policy at any time by contacting The Unlimited who will request cancellation of the policy with the insurer on your behalf, or directly with the insurer. Call 0861 990 000 or email us on customercare@theunlimited.co.za.
2. There is a cooling-off period of 14 days (calculated from when you first received these terms and conditions OR from a reasonable date on which it can be deemed that you first received them) in which you can cancel the policy, as above. Should you cancel the policy within the 14-day cooling-off period, you will receive a refund on any premiums paid, **BUT ONLY IF YOU HAVE NOT CLAIMED OR BEEN PAID A POLICY BENEFIT, OR IF AN INSURED EVENT HAS NOT YET OCCURRED.**
3. The insurer can cancel or void the policy (or sections thereof) at any time if you do not fulfil your duties under this policy or if you misrepresent material facts, are dishonest or fraudulent in your actions, by the insurer notifying you immediately in writing of cancellation/voidance for fraudulent or dishonest actions or the non-payment of premiums.
4. The insurer may cancel this policy in writing by giving you 31 days' notice.
5. When this policy is cancelled (by you or by the insurer), all cover and benefits under it will end from the date it is cancelled.

CHANGES IN YOUR CIRCUMSTANCES

1. Whenever your circumstances change, you must tell The Unlimited as soon as you are aware of the change. The insurer may re-assess your cover and premiums when the insurer is told about changes in your circumstances. If the insurer accepts these changes, it may be effective immediately or from the time and date agreed.
2. All changes are part of the agreement between you and the insurer and are subject to all the terms of the policy. The Unlimited will confirm the changes to your details by sending you an updated **policy schedule**.
3. If you are not sure whether a change may affect your cover, contact The Unlimited. If the insurer does not know about changes or receives incorrect information through The Unlimited, depending on circumstances, the insurer

may be entitled to consider your policy as invalid or reject payment of a claim in whole or in part or insist on an additional premium being paid to the insurer.

WHAT YOU ARE COVERED FOR (your "benefits")

You are covered for **accidental damage to the insured vehicle's tyres or wheel rims**, which occurs during the period of cover on your policy.

When the tyres or wheel rims of the insured vehicle (as stated on your **policy schedule**) are accidentally damaged through impact with inequalities in the road surface (for example, potholes), through kerb impact or from accidental cuts, the insurer will pay the reasonable cost of **repair or replacement** of the damaged tyre/s or wheel rim/s. The maximum amount payable under this section is the Rand amount shown under "**BENEFIT LIMIT**" in your **policy schedule**.

Please take note of the following important terms:

1. You may have your tyres or wheel rims replaced or repaired at any suitable service provider of your choice.
2. Any insured vehicle must be specified in your **policy schedule**. If you replace your vehicle, you must let The Unlimited know so that they can send you a new **policy schedule**. If you don't tell them, your new vehicle will not be covered.
3. Tyres that cannot be repaired and that still have 75% or more of the original tread at the time of the insured event will be replaced with a new tyre. If the tread on your tyres is less than 75% of the original tread, the insurer will contribute towards the cost of replacement on a pro-rata basis (the insurer will share the cost with you). For example, if only 60% of your tyre's original tread was left on the tyre at the time of the insured event, the insurer will only pay 60% towards the cost of replacing your tyre.
4. Following accidental damage to your insured vehicle's wheel rims, the insurer will cover the cost to repair or replace your wheel rims, up to the limit in your **policy schedule**.
5. If a tyre or wheel rim has to be replaced, the replacement tyre or wheel rim should be of the same manufacturer and specifications as the tyre or wheel rim that is being replaced. If your insured vehicle's tyre or wheel rim is no longer being manufactured or not available, you should use a similar tyre or wheel rim of the same quality and manufacturer where you can. The insurer will not pay more than the cost of the last known published recommended retail price set by the manufacturer of the tyre or wheel rim that is being replaced.

WHAT YOU ARE NOT COVERED FOR (your policy exclusions)

The following general exclusions apply to your policy. It is very important that you understand and take note of these.

1. **Disturbance and conflict.** You are not covered for anything caused by:
 - 1.1. War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, or military power.
 - 1.2. Riot, labour disturbances, strikes or civil commotion.
 - 1.3. Terrorism, meaning the use or threats of violence or action against people, property, business or everyday life for political, religious or ideological reasons.
2. **Breaking the law:** you are not covered for anything caused by you breaking the law.
3. **Ownership:** you are not covered under this policy if you are not in possession of or if you are not the legal owner of the insured vehicle. This is also applicable to any stolen items in your possession whether you are aware of their stolen status or not. If the insurer does not pay a claim because of any of these reasons, you have to justify reasons to the contrary.
4. **Interest:** you are not covered for any interest on any amount the insurer has to pay.
5. **Consequential loss:** you are not covered for consequential loss, for example, if you are unable to get to work while your vehicle's tyre is being repaired, or if you incur additional travel costs while your vehicle is out of use.

6. **Existing and deliberate damage:** you are not covered for anything caused by an event which happened before the start date of this policy, or an event caused deliberately by you or any other person. The insurer will not cover the cost of replacement or repair if the damage to your tyres and/or wheel rims existed before the start date of the policy.
7. **Wear and tear:** you are not covered for anything caused by or resulting from wear and tear, depreciation, corrosion, rust, damp, mildew, insects, vermin, your own domestic pets, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation, restoration, the action of light or atmospheric conditions.
8. **Territorial limits:** you are not covered for insured events occurring outside the borders of South Africa.
9. The insurer will not pay for the repair or replacement of your insured vehicle's damaged tyres or wheel rims if:
 - 9.1. They are covered by a manufacturer or dealership warranty.
 - 9.2. They are damaged as a result of a road traffic accident covered under your comprehensive car insurance policy.
 - 9.3. They are damaged because your insured vehicle was misused or not driven in an appropriate or safe manner, including but not limited to use in racing, rallying, sporting events or off-road driving.
 - 9.4. They are damaged because your insured vehicle was used to tow a load that exceeded the manufacturer's recommended towing capacity.
 - 9.5. The tread on your tyres is worn beyond the legal limit and is not roadworthy.
 - 9.6. They are damaged because your insured vehicle was overloaded or was carrying more passengers than legally allowed.
 - 9.7. They are damaged because of improper fitment, misalignment or tyre/wheel assembly imbalance.
 - 9.8. If the damage occurred because you did not regularly check and maintain your tyres' air pressure, as recommended by the vehicle or tyre manufacturer, or if you failed to check your tyres or wheel rims for signs of damage, wear, deterioration, or piercing with sharp objects, and to address or prevent further damage. While punctures caused by sharp objects are not automatically excluded, any further damage resulting from continuing to use or inflate a punctured tyre without repairing it will not be covered under this policy.
10. The insurer does not cover vehicles used for hire or reward of any kind, courier services, racing, rallying, sporting events or off-roading.

HOW TO CLAIM

These are specific claims conditions that must be in place or complied with by you so that you can make use of the benefits.

Please note: all costs incurred for claiming your benefits or submitting documentation to prove your claim are for your account.

1. **When can you claim?**
 - 1.1. As soon as we have received your first premium (the start date) and any waiting period has ended, you may claim if an insured event occurs.
2. **Time period to submit a claim?**

Tell the insurer as soon as possible about your claim but no later than **5 days** after the insured event.

When the insurer asks for it, give the insurer written proof or any other information within **7 days** of the date that the claim was logged. If the insurer does not receive the information it needs, your claim may be cancelled.
3. **How do you claim?**
 - 3.1. Please go to www.theunlimited.co.za for a step-by-step guide on how to submit a claim, or call The Unlimited on 0861 990 000 if you need help with getting your claim started.
 - 3.2. All claims are administered by the insurer. You must provide the insurer with any information and assistance that it may require (including proof of damages and a quote/proforma invoice), and always give the insurer true and complete information. All documentation and information

which you provide as evidence or support of any claim must always be true and correct, failing which, the insurer may reject your claim.

4. **Please take note of these further important terms:**

4.1. The insurer settles claims in the following ways:

4.1.1. The insurer will settle your claim by paying you for the cost to repair or replace the damage to your vehicle's tyres/rims, up to the "BENEFIT LIMIT" stated in your **policy schedule**.

4.1.2. If, at your request, the insurer agrees not to repair an item, the insurer will make a cash payment equal to the cost the insurer would have paid for repair or replacement.

4.1.3. The most the insurer will pay for any one claim is the amount stated as the "BENEFIT LIMIT" in your **policy schedule**, or any limits in your policy.

4.2. If you claim under this policy for something which is also covered by another insurance policy, you must provide the insurer with full details of the other insurance policy. When this happens, it is called 'contribution' or 'dual insurance'. The insurer will only pay their pro-rata share of any claim. The insurer does not have a network of service providers and does not manage or facilitate repairs on behalf of the policyholder. It remains the policyholder's responsibility to have any repair or replacement done by a suitable service provider. Where the insurer agrees to a cash settlement instead of repair or replacement, the amount paid will be based on the reasonable cost of repair or replacement.

4.3. When you call about your claim, the insurer may:

4.3.1. Ask you to provide estimates for repairs or replacement items.

4.3.2. Arrange for the damage to be inspected by one of the insurer's claims advisors, an independent loss adjuster or other expert to determine the cause of the loss or damage and the repair/replacement cost.

4.4. The insurer may take and keep your damaged property. If they don't, you should keep the damaged property with you while they deal with your claim. You should not give up your property rights to the insurer, whether they have taken the property or not. There may be times when the insurer takes ownership of any salvage (recovered property), but they will discuss this with you as part of the claims process.

4.5. The insurer is not responsible for any damage or loss (claimed or not) after 12 months from the date of the event which caused your damage or loss. If the claim is pending legal action between you and the insurer, the claim will still be valid.

5. **Claim rejections:**

5.1. If you are unhappy about the outcome of a claim, you can write to the insurer within 90 days after the insurer informed you of the outcome of the claim. After the 90 days, you have a further 6 months in which you can start legal action against the insurer.

5.2. **There are more important details in the **policy schedule** provided to you.**

TREATING THE CUSTOMER FAIRLY (TCF)

We are committed to ensuring that all our customers are treated fairly and that every member of our team understands what TCF means to us.

The systems and processes we have put in place ensure that all of our customers are treated fairly at every interaction.

1. **Our core objectives:**

1.1. It is our committed objective to ensure that all our customers or potential customers can be confident that they are dealing with a company where the fair treatment of customers is central to the corporate culture.

1.2. We endeavour to ensure that at all times we render financial services honestly, fairly, with due skill, care and diligence, and in the interests of customers and the integrity of the financial services industry.

2. TCF outcomes:

- 2.1. Customers can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture.
- 2.2. Products and services marketed and sold in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly.
- 2.3. Customers are given clear information and are kept appropriately informed before, during and after the time of contracting.
- 2.4. Customers are provided with products that perform as firms have led them to expect, and the associated service is both of an acceptable standard and what they have been led to expect.
- 2.5. Customers do not face unreasonable post-sale barriers to change a product, switch providers, submit a claim, or make a complaint.
- 2.6. Customers do not face unreasonable post-sale barriers when they want to change a product, switch providers, submit a claim or make a complaint.

HOW WE USE YOUR PERSONAL INFORMATION

We are bound by the terms and provisions of the Protection of Personal Information Act 4 of 2013 ("POPI Act"), as well as Section 51 of the Electronic Communications and Transactions Act, 2002 ("ECT Act") regarding the processing of your personal information. We may use any necessary legal means to check and validate the information you provide to us.

This section of the Statutory Notice of Disclosures is intended to summarise key privacy disclosures. We handle the personal information you provide to us in accordance with this section, read with the Privacy Policy available at www.theunlimited.co.za and dotsure.co.za respectively.

1. You hereby warrant and agree that we, including our authorised agents, partners and service provider/contractors may:

1.1. collect information:

- a. from you directly; from your use of our products and services; from your engagements and interactions with us; from public sources, shared databases and from third parties.
- b. that you provide to us and store it in a shared database, verify it against legally recognised sources and use it, for example, for any decision concerning the continuance of your agreement/policy or the meeting of any claim you submit. Such information may be given to any insurer or its authorised agents, partners and service provider/contractors.
- c. including (amongst others), information about your criminal or credit history, insurance history, marital status, national origin, age, sex, sex life, language, birth, education, financial history, identifying number, email address, physical address, telephone number, online identifiers, social media profile, health, disability, pregnancy, biometric information (like fingerprints, your signature or voice), race or ethnic origin, trade union membership, political persuasion, financial history, criminal history and your name.
- d. that you warrant you are authorised to provide to us in respect of personal information of third parties. In doing so you indemnify us, including our authorised agents, partners and service provider/contractors, against any and all losses by or claims made against them and us as a result of you not having the required authorisation.

1.2. process your information for the following reasons (amongst others):

- a. to underwrite policies, assess risks fairly, perform under your insurance agreement including the assessment of claims and enforce our contractual rights and obligations.

Note: This includes the collection and use of personal information provided to us, such as sensitive health information, including that of minor children, as permitted under section 32(1) of the POPI Act. In addition, such information may be shared internally with our departments (who need this information) and externally with third parties to comply with insurance obligations or legal requirements or in the exercise of our rights. Please contact us should you have any objections.

- b. where relevant, to instruct the insurer, the UMA, and any appointed medical provider/service provider (including emergency or hospital providers, and medical professionals or staff engaged by an insured person, the insurer or UMA), to ensure that an insured person receives appropriate and necessary medical services. This includes sharing necessary personal and health information about you and your dependants where required to support risk assessment, claims processing, performance of your insurance agreement or to enforce contractual rights.
- c. to comply with legislative, regulatory, risk and compliance requirements, codes of conduct and industry agreements or to fulfil reporting requirements and information requests.
- d. to submit payment instructions (like a debit order) to and receive payment performance feedback from our appointed sponsor bank(s) for the purposes of facilitating and managing your payment obligations under this agreement. This includes sharing your name, identification number, and bank account details with such bank(s) to enable payment collection and receiving data from them such as payment success or failure, reasons for failed payments and debit order mandate status (e.g. whether the mandate has been authenticated).
- e. to do affordability assessments, credit assessments and credit scoring including requesting and using limited credit information, such as income payment timing and payment behaviour, from credit bureaus or authorised third parties. By accepting our terms, you provide the necessary consent as required under the National Credit Act, 2005.
- f. to manage and maintain your agreement/policy or relationship with us.
- g. to disclose and obtain information about you from credit bureaus regarding your credit history.
- h. to enable you to participate in the debt review process under the National Credit Act 34 of 2005.
- i. for security, identity verification and to check the accuracy of your information.
- j. where required, we may transfer your personal information outside of South Africa in compliance with the law.
- k. for customer satisfaction surveys, promotional and other competitions.
- l. using automated means (without human intervention in the decision-making process) to make decisions about you or your application for any product or service. You may query the decision made about you.
- m. to conduct market and behavioural research, including scoring and analysis to determine if you qualify for products and services; and to market to you or provide you with products, goods and services. If you purchase products or services from us, we can market other similar products and services to you even after this agreement ends and share market innovations with you.
- n. Payment of the premium also entitles you to be notified of further product offerings as well as preferential pricing if you buy additional benefits from us.

1.3. share your information with the below persons (amongst others) who are bound to keep it secure and confidential:

<ul style="list-style-type: none"> ▪ Attorneys, tracing agents, & debt collectors when enforcing agreements 	<ul style="list-style-type: none"> ▪ Debt counsellors & payment distribution agents during any debt review process
<ul style="list-style-type: none"> ▪ Payment processing service providers, merchants, banks to process payment instructions 	<ul style="list-style-type: none"> ▪ Insurers and other financial institutions when providing insurance or assurance
<ul style="list-style-type: none"> ▪ Our partners, service providers, agents, sub-contractors to offer and provide products and services to you 	<ul style="list-style-type: none"> ▪ Regulatory authorities, ombudsman, governments, local and international tax authorities & credit bureaus when we must share it with them
<ul style="list-style-type: none"> ▪ Medical professionals, healthcare institutions or facilities involved in providing necessary medical services to you or your dependants under the insurance agreement 	

2. **The Unlimited automatically updates and keeps your information accurate**
We may submit your information to, and receive information about you from, credit institutions (such as a credit bureau and our sponsor bank) to update, process and monitor your information to guide us in making decisions about product development and suitability of offerings, affordability, market conduct and activities related to our business. We may also do this to ensure the quality and accuracy of your identity and contact information to ensure we can make positive contact with you; and to determine your status as a home loan holder, vehicle owner or credit card holder to offer suitable goods and services to you that are affordable and that you may be interested in.
3. **Your rights:**
You have data protection rights which are described in detail on www.theunlimited.co.za and dotsure.co.za. To request access to your information, contact us at the contact details provided above.

We may contact you to offer you our similar products and services, using the contact details you have provided. You may opt out of receiving such marketing communications at any time by emailing dataprivacy@theunlimited.co.za or calling 0861 990 000.