

WELCOME TO THE UNLIMITED FAMILY!

Your
unbelievable
value has
begun...

theunlimited.co.za

Unlimit Your Life.

THE UNLIMITED

FSP 21473



*UNDERWRITTEN BY

CENTRIQ
INSURANCE



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Unlimit Your Life.

THE UNLIMITED

THE UNLIMITED FAMILY MEMBERSHIP AGREEMENT

THERE4U

1. WHO IS PART OF THE UNLIMITED FAMILY AGREEMENT?

- 1.1. You and your spouse whose names and dates of birth you have provided to us and who we have agreed to include as members.
AND
- 1.2. Us, The Unlimited Group (Pty) Limited. We bring you the benefits and provide intermediary services in respect of the insurance Cover.
AND
- 1.3. The service provider for the membership benefits, RegAlert (Pty) Ltd, company registration number 2004/008517/07.
- 1.4. By making payment of your monthly fee, you:
 - i. agree and want to be a party to this membership agreement;
 - ii. allow us to fulfil on our obligations to you in terms of this agreement. To allow us to do this you agree that we can share your information with our partners, business associates, agents, representatives and other relevant third parties; and
 - iii. agree that we can market other products and services to you, share market innovations with you and you consent that we can submit your information to credit institutions (including credit bureaus) to update, process and monitor your information to guide us in making decisions about product development and suitability of offering, affordability, market conduct and activities related to our business and providing goods and services to you.
- 1.5. The Unlimited makes use of NAEDO collections services to ensure that We are able to collect Your Premium and Your cover under the Policy. NAEDO is a debit collection and tracking system that allows Us to process Your debit closer to Your salary payment date thereby improving the likelihood of a successful debit collection.
- 1.6. You must be under the age of 65 to enter into this membership agreement. The membership agreement will end when you turn 70.

2. WHAT BENEFITS DO YOU GET AND WHEN CAN YOU USE THEM?

- 2.1. For your monthly membership fee you get the following benefits:
 - i. Assist button;
 - ii. Car hire;
 - iii. Trauma counselling;
 - iv. Locksmith;
 - v. Security guard; and
 - vi. We negotiate rates and terms with service providers on your behalf and arrange insurance cover for you.
- 2.2. Unless we tell you otherwise, as soon as we have received payment of the first monthly fee (the **Start Date**) you can start using your benefits, but the insurance Cover may be subject to waiting periods in the insurance Policy. The fee includes the premium which is payable to the Insurer for the Cover.
- 2.3. Your use of the benefits is subject to the terms of this agreement and any insurance Policy, schedules, amendments and endorsements.

3. WHAT SERVICES DO YOU HAVE AND WHEN CAN YOU USE THEM?

- 3.1. For any questions on your service benefits, please call **0861 990 000** for assistance.
- 3.2. Your benefits (after we pay the premium for insurance Cover):

3.2.1. Assist Button Benefit

- a. When the Assist Button is activated during a burglary or vehicle theft, we will call the cellular number you have provided to us and help you in managing your request for services.
- b. This service is available to you, your spouse and children who are financially dependent on you.
- c. Should we be unable to contact you telephonically after 4(four) attempts following the activation of the Assist Button, we will alert your own home security company provided You have given us their details, or we will request the SAPS to send a patrol car to your home.

Note: The Assist Button is not a Panic Button which is typically linked to your security company's armed response unit and should you require services not covered by this agreement including, without limitation, an ambulance or towing services, you will be liable for those costs.

3.2.2. Car Hire Benefit

a. We will arrange a Group B car for a period of no longer than 48(forty-eight) hours if you or your spouse's car is stolen during a burglary or vehicle theft.
Note: This benefit is limited to 3(three) claims per year (calculated from the Start Date).

3.2.3. Trauma Counselling Benefit

a. Following a burglary or vehicle theft, we will make an appointment for a trauma counsellor to phone you should you request this service.
b. Provision of this service is available to you, your spouse and up to 5 of your children who are financially dependent on you.
c. Should the trauma counsellor feel that telephonic advice and support is insufficient, they will refer you (and the members of your family referred to above) to a trauma counsellor for a face-to-face consultation.
Note: This benefit is limited to R10 000.00(including VAT) per year (calculated from the Start Date).

3.2.4. Locksmith Benefit

a. We will despatch a locksmith to your home within 24 hours of the burglary to repair/replace damaged locks.
b. In the event of a vehicle theft we will change your locks at home if your keys were taken with the vehicle.
Note: This benefit is limited to R2 000.00(including VAT) per year (calculated from the Start Date).

3.2.5. Security Guard Benefit

a. We will despatch a security guard to your home following a burglary up to the monetary value of R500 per claim or until your home is secure (e.g. until your locks have been repaired), whichever happens first.
Note: This benefit is limited to 3(three) claims per year (calculated from the Start Date).

4. HOW DO YOU ACCESS YOUR BENEFITS?

- 4.1. Please call us on 0861 377 733 and our agents will be able to help you.
- 4.2. **Assist Button Benefit:**
 - 4.2.1. You need to test the button by dialling *120*880*725493# - to ensure that we have the correct cellular phone number registered on our system.
 - 4.2.2. You need to ensure that the assist button number is correctly captured on your cell phone as well as your spouse and children's cell phones.
 - 4.2.3. You need to ensure that we have the correct cellphone numbers captured on our systems.
 - 4.2.4. You need to have at least R5.00 airtime on your cellular phone.
 - 4.2.5. You can also call the help line on 0861 377 733 for telephonic assistance.
- 4.3. **Car Hire Benefit:**
 - 4.3.1. A request for car hire must be received by us within 24(twenty-four) hours of the burglary or vehicle theft.
 - 4.3.2. You are required to accept liability for the excess (currently R3 000.00).
 - 4.3.3. If You return the hire car to the car rental company after this 48(forty-eight) hour period, you will be liable to the car rental company for all additional rental costs.
 - 4.3.4. The car must be returned to the car rental company's designated outlet on completion of the hire period, failing which you will be charged a car collection fee.
 - 4.3.5. The car must be returned to the car rental company with a full tank of petrol, failing which you authorise The Unlimited to debit

the cost of filling the tank to the bank account from which The Unlimited collects the Fee.

- 4.4. For the Locksmith or Security Guard, an SAPS CAS (case) number must be received by the us within 24(twenty-four) hours of the Burglary or Vehicle Theft.

5. HOW LONG DOES THIS MEMBERSHIP AGREEMENT LAST?

- 5.1. This membership agreement is month-to-month. It will renew on the same terms each time we successfully collect the monthly fee.
- 5.2. You can cancel at any time – give us a call so we can assist you and help you make the right decision. There is a cooling-off period of 31 days (calculated from the start date) in which you can cancel and receive a refund **BUT ONLY IF** you have not used any of the benefits.
- 5.3. We can change this agreement but we will give you 31 days' notice (warning) before we change any of these conditions. We will send you an SMS, email or letter. If you have a preference about how we communicate with you, let us know.

6. FOR COMPLAINTS AND COMPLIANCE

It is important to us that you are happy with your benefits. If you are unhappy for any reason, please call us on **0861 990 000** and give us a chance to see if we can set things right.

INSURANCE POLICY: CELLPHONE AND DEBIT CARD BENEFIT

DETAILS OF THE INSURER:

Centriq Insurance Company Limited, is a registered short-term insurer and an authorised financial services provider (FSP No 3417) and the entity that will pay the policy benefits subject to the terms and conditions of the policy being met.

TABLE OF POLICY BENEFITS ("Cover")

The premium for the Cover for main member and spouse is R1.00 (VAT is included at a rate of 15%).

Subject to the acceptance by you of the terms set out in this policy the insurer will provide the following Cover:

CELLPHONE BENEFIT		
Who is covered?	What is covered?	Benefit limits
You and your spouse (whose names and date of birth you have given us).	We will provide an insured person a cellular phone and pre-loaded airtime if your cellular phone is stolen as a direct result of a burglary or vehicle theft.	Up to a maximum value of R200.00 for a cellular phone and a maximum value of R500.00 in pre-loaded airtime per insured event. The specified limits apply irrespective of whether both your cellular phone and your spouse's cellular phone have been stolen - You will only receive a single phone loaded with R500.00 airtime. Limited to 3 claims (insured events) per year calculated from the Start Date.

DEBIT CARD BENEFIT		
Who is covered?	What is covered?	Benefit limits
You and your spouse (whose names and date of birth you have given us).	We will provide an insured person with a pre-loaded MasterCard debit card issued by Standard Bank if your wallet is stolen as a direct result of a burglary or vehicle theft.	Up to a maximum value of R2000.00(two thousand Rand) will be pre-loaded onto the MasterCard debit card per insured event. The specified limit applies irrespective of whether both your wallet/purse and your spouse's wallet/purse have been stolen - You will only receive a single pre-loaded debit card. Limited to 3 claims (insured events) per year calculated from the Start Date.

IMPORTANT NOTICE

This Short-term Insurance Policy is underwritten by Centriq Insurance Company Limited (Reg. No. 1998/007558/06). Centriq agrees to provide the cover under this Policy during any period of insurance for which You have paid a Premium (i.e. the Fee) and subject to the terms and conditions of this Policy being met. We will accept any proposal or declaration that You have made to Us as true, and Centriq shall use that information as the basis for the cover provided under this Policy. If Centriq makes any changes to Your Policy those changes will then form part of the Policy.

"In terms of Binding General Ruling No. 14 this document constitutes a tax invoice, debit note or credit note as contemplated in sections 20(7)(a) and 21(5)(b) of the VAT Act respectively"

1. WHEN CAN YOU CLAIM?

- 1.1. As soon as we have received your first premium you can start using your insurance benefits (the **"Start Date"**).
- 1.2. If this policy lapses, the policy will start again on your next successful payment.
- 1.3. The insured event must have happened in South Africa and after the Start Date. From time to time we may in our sole and absolute discretion offer to increase your Cover at no additional cost to you. We will notify you of any increases by SMS to the number you have on record with us.

2. HOW DO YOU CLAIM YOUR INSURANCE BENEFITS?

- 2.1. It's simple, **CALL US on 0861 377 733**. Our agents will guide you through the process if you want to claim or you just have a query.
- 2.2. You must inform us about the burglary or vehicle theft as soon as you become aware.
- 2.3. We will need certain documents from you which help us decide whether your claim will be paid or to provide the service, for example a police report. We may also need you to give us other documents. **If you don't give us the documents, within 30 days of the insured event, we cannot properly assess or pay your claim or provide the service.**
- 2.4. Neither we nor the insurer will be responsible for meeting any legal requirements the beneficiary must meet to receive payment of a claim in South Africa.
- 2.5. If we decline your claim, we will give you 90 days from the date of our decision to challenge our/the insurer's decision on a claim by writing to us with reasons. If we still decline your claim, and you want to start a legal process, you have an additional 180 days to do so or your claim will lapse.
- 2.6. Failure to submit a fully completed Claim Form and all requested documentation within 30 days of the insured event may result in Your claim being regarded as rejected (not taken up).

- 2.7. All costs incurred in submitting a claim are for Your account.
- 2.8. **There are some more important details on how to claim in the FAIS DISCLOSURE NOTICE attached to this policy.**

3. WHO WILL WE PROVIDE THE BENEFITS TO?

- 3.1. You.

4. WHEN WILL WE NOT APPROVE A CLAIM (Exclusions)

- 4.1. We will NOT approve a claim: If your home (place of residence) is not a formal structure (for example, a building that has foundations and doors and windows that can be locked);
- 4.2. If the theft or burglary is not at your home or from your vehicle. It must be the place where you usually live or car you usually drive;
- 4.3. If there is no evidence of forced entry into your home or vehicle;
- 4.4. In the event that the SAPS report concerning the burglary or vehicle theft does not specify which items (for example, your cellular phone and/or wallet) have been stolen, you will not be entitled to the corresponding policy benefit;
- 4.5. If we have reason to suspect that you (or any third party) are committing fraud, have not told us the truth about important and relevant information or you have not given us all your correct details, including details about your health (now or when you claim);
- 4.6. For your participation in war, invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or loss which is a direct result of nuclear reaction or radiation;
- 4.7. For any events that occurred before The Unlimited receives your first premium payable in terms of this agreement; and
- 4.8. We will not pay if your claim is because of you willingly involving yourself in an unlawful act, dangerous conduct, self-inflicted harm, riot, civil unrest, terrorist attack and/or substance abuse (for example, drugs and alcohol).

5. IMPORTANT INFORMATION ABOUT YOUR BENEFITS

- 5.1. For your Cellphone benefit:
 - 5.1.1. Once the airtime has been utilised, you undertake to destroy the SIM card.
 - 5.1.2. 7 days after despatch of the cellular phone and SIM card to you, your SIM card will be cancelled and you will then be required to obtain your own SIM card to use the phone.
- 5.2. For your Debit Card benefit:
 - 5.2.1. Once the funds on the card have been spent, you undertake to destroy the card.
 - 5.2.2. The debit card cannot be loaded with additional funds, once the R2 000.00 has been spent, and it can only be used when paying for goods and/or services in store, at point of sale devices.
 - 5.2.3. The debit card cannot be used to withdraw cash at ATM's.

6. IMPORTANT INFORMATION ABOUT YOUR POLICY AND COVER

- 6.1. We will only provide Cover for people whose names and birth dates you have given us. They must be South African citizens or have residential rights in South Africa.
- 6.2. There is a 15-day grace period from the date your premium was due within which you can make payment to ensure you have Cover. Please note that the 15 days' grace period is only effective from your second month of insurance following your initial Start Date.
- 6.3. Any misrepresentation or non-disclosure of material facts by you or any third party (with your reasonable knowledge) shall constitute fraud and may lead to your claim being rejected. Any legal costs incurred prior to written confirmation by the UMA that a claim is approved and/or where the Insured Event started happening or happened before the Start Date.

7. FOR COMPLAINTS AND COMPLIANCE

- 7.1. It is important to us that you are happy with your Cover. If you are unhappy with us or your policy, please contact us and give us a chance to see if we can set things right - **0861 990 000**.

- 7.2. If you are still not happy and it is about your **COVER**, then:
- i. the insurer would like to hear from you. Their details are in the attached **FAIS DISCLOSURE NOTICE**; and if this still hasn't helped, this policy is regulated by the **FAIS OMBUD** and the **SHORT-TERM INSURANCE OMBUD**. Their details are also in the **FAIS DISCLOSURE NOTICE**.

8. WHAT DO THESE WORDS MEAN?

- 8.1. **"burglary"** means a burglary (via forced entry) at your home.
- 8.2. **"home"** means the address at which you are ordinarily resident, being the physical address you gave us when you applied for membership of There4U ("home" excludes shack dwellings/informal dwellings (i.e. no recognised fixed address, foundations and windows and doors that can be locked.)
- 8.3. **"insured event"** means when you suffer a burglary at your home or a theft of your vehicle (vehicle theft).
- 8.4. **"insured person"** means you and your spouse whose name and date of birth you have given us.
- 8.5. **"premium"** means the monthly amount payable to the insurer for the cover.
- 8.6. **"spouse"** means a person to whom you are married by civil law, tribal custom or in terms of any religion. A spouse also includes your life partner who normally lives with you in South Africa.
- 8.7. **"we"** means The Unlimited Group (Pty) Limited. We provide intermediary services in respect of this policy.
- 8.8. **"vehicle"** means the motor vehicle that is owned or used on a regular basis by either you or your spouse.
- 8.9. **"vehicle theft"** means your vehicle has been stolen or hijacked and is no longer in your possession and under your control.
- 8.10. **"you"** means the policyholder under this policy.

FAIS DISCLOSURE NOTICE

DISCLOSURES REQUIRED IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT ("FAIS")

As a short-term insurance policyholder, or prospective policyholder, you have the right to the following information:

Financial Advisory & Intermediary Services Act No. 37 2002 "FAIS Act"

The FAIS Act requires compliance by Product Suppliers (insurers) and Financial Services Providers (intermediaries or brokers) with a General Code of Conduct that was introduced to assist you in making informed decisions about the insurance products that you purchase. It also aims to ensure that your Product Supplier and Financial Services Provider render financial services honestly, fairly, with due skill and diligence and in your interests and the integrity of the financial services industry.

You will receive a FAIS Disclosure Notice at the inception of your policy and at each subsequent Renewal (or Anniversary) date. The FAIS Disclosure Notice contains certain information about your Product Supplier and Financial Services Provider that you are entitled to together with information about the Ombud and the Registrar. Should you experience any difficulties in obtaining required details, please contact your Financial Services Provider for further assistance.

1. DETAILS OF THE INTERMEDIARY, BINDER HOLDER AND THE INSURER

DETAILS	BINDER HOLDER	INTERMEDIARY and FINANCIAL SERVICES PROVIDER (FSP)	INSURER
Name & Company Reg. no.	The Unlimited Group (Pty) Ltd (The Unlimited)	The Unlimited Group (Pty) Ltd (The Unlimited) Reg. Nr 2002/002773/07 VAT nr 4360161139	Centriq Insurance Company Limited (Centriq). Reg. No. 1998/007558/06 VAT No. 4230187124

Legal Status	The Unlimited Group (Pty) Limited is an authorised financial services provider (FSP No 21473) and mandated to act as a binder holder on behalf of Centriq.	The Unlimited is an authorised financial services provider (FSP No 21473). The Unlimited is licensed to provide intermediary services in respect of category 1.1, 1.2, 1.3, 1.6 and 1.20. The Unlimited accepts responsibility for all financial intermediary services provided by its agents and representatives and confirm that services are rendered under supervision.	Centriq is a registered short-term insurer and an authorised financial services provider (FSP3417).
Compliance Department	031 716 9600	031 716 9600	011 268 6490
FAIS Compliance Officer	Moonstone Compliance (Pty) Ltd: Cathy Ingle, Tel: 021 883 8000, Fax: 021 883 8005, Postal Address: PO Box 12662, Die Boord, Stellenbosch, 7613.	Moonstone Compliance (Pty) Ltd: Cathy Ingle, Tel: 021 883 8000, Fax: 021 883 8005, Postal Address: PO Box 12662, Die Boord, Stellenbosch, 7613.	The Internal Compliance Officer is assisted by Compli-Serve (Pty) Limited and is contactable on 011 268 6490
Physical address	1 Lucas Drive, Hillcrest, 3610	1 Lucas Drive, Hillcrest, 3610	The Oval, 2 nd Floor, West Wing, Wanderers Office Park, 52 Corlett Drive, Illovo, 2196
Postal address	Private Bag X7028, Hillcrest, 3650	Private Bag X7028, Hillcrest, 3650	PO Box 55674, Northlands, 2116
Telephone No.	0861 990 000	0861 990 000	011 268 6490
Facsimile	021 883 8005	086 500 9307	011 268 6495
Email address	cingle@moonstonecompliance.co.za	info@theunlimited.co.za	info@centriq.co.za
Website	info@theunlimited.co.za	www.theunlimited.co.za	www.centriq.co.za

2. The Intermediary and Binder Holder

(a)	Legal status and any interest in the insurer.	The Unlimited is a private company and has no interest in the Insurer.
(b)	Conflicts of Interest	The Unlimited has not identified any conflicts of interest as defined in the FAIS act. The conflict of interest policy is available on our website at www.theunlimited.co.za .
(c)	Insurance cover	The Unlimited holds Professional Indemnity Insurance, IGF Insurance and Fidelity cover.

(d)	Rand amount of commission payable	The Unlimited acts as a non-mandated intermediary in terms of a Binder Agreement with the insurer. The Unlimited earns a binder fee of 25% in respect of the binder functions and incidental activities undertaken on this product. The Unlimited also earns commission of 3% on the gross premium in respect of this product.
(e)	Consequences of non-payment of premium	Your payment should be made on or before the due date to avoid the cancellation of the policy. Should you fail to make payment on or before the due date, you have a period of grace for the payment of premiums. This provision will apply with effect from the second month of the currency of the policy. The consequences of non-payment of the Premium will be that cover will lapse (i.e. you will not be covered). You will be notified of the non-payment and given a grace period of 15 days to pay the outstanding premium. Your policy will remain in force for a period of 15 days after that due date/payment date.
(f)	Whether more than 10% of the insurer's shares are held or whether more than 30% of total remuneration was received from the insurer	The Unlimited does not hold more than 10% of the insurer's shares and has not received more than 30% of the total remuneration from one insurer in the preceding calendar year. The Unlimited is not an associate company of the insurer.
(g)	Rand amount of monthly premium, of binder fees and of commissions earned	Please refer to the Insurance Policy for the monthly premium amount.
(h)	Extent of premium obligations you assume as policyholder	The premium payable to the insurer for main member and spouse is R1.00 VAT is included at a rate of 15%.
(i)	Manner of payment and due date of premiums	See Insurance Policy and Master Agreement. Due Date is as agreed by customer at time of acceptance (on your call log or Application form)

3. Name, Class or Type of Policy

Full details about the name, class and type of policy involved are reflected on your policy schedule and are also contained in the policy wording. Policy schedules should always be read in conjunction with the policy wording. Should you require any explanation about the terms, conditions, exclusions, provisions, premiums, excesses (or deductibles) or any other information, please contact your Financial Services Provider for assistance.

4. Claims Procedures

Should you wish to claim, please call The Unlimited on 087 357 7777. You must notify The Unlimited within 30 days of your claim arising and provide all the documentation and information requested for your claims to be accurately assessed. If your claim is not approved, you need to make representation to the Insurer within 90 days or lodge a legal process within 180 days. You may also contact a claims specialist at claims@centrig.co.za. In the event that you are dissatisfied with all these mechanisms, please contact the Short-Term Insurance Ombud on the details provided below.

5. Complaints Procedures

If you have a complaint about this policy, you can write to The Unlimited at info@theunlimited.co.za or call the Customer Care line on 087 357 7777, or fax us on 0865 009 307. If you still are not satisfied, then you can call the Centriq Complaints Department at any of the addresses above, or email them on faiscomplaints@centriq.co.za.

FAIS Ombud

If you have a problem with the way the product was sold to you or the disclosures that were made to you, please contact The Unlimited for assistance. If you are not satisfied with the reply, you may submit your complaint in writing to the FAIS Ombud at:

PO Box 74571
Lynwood Ridge
0040.

The FAIS Ombud can also be contacted on:

Telephone: 012 470 9080
Fax: 012 348 3447
Email: info@faisombud.co.za.

Short Term Insurance Ombud

If the matter is still not resolved to your satisfaction, please submit your complaint to the Ombudsman for Short-Term Insurance at:

PO Box 32334
Braamfontein
2017.

Telephone: 0860 726 890 or 011 726 8900

Fax: 011 726 5501
Email: info@osti.co.za.

Alternatively, you can submit a complaint in writing to the Registrar of Short-Term Insurance at:

PO Box 35655
Menlo Park
0102.

Telephone: 012 428 8000
Fax: 012 347 0221

6. Important Matters

- You must be informed of any material changes to the information referred to herein. If the information herein was given orally, it must be confirmed in writing within 30 days.
- If any complaint to the Financial Services Provider or the insurer is not resolved to your satisfaction, you may submit the complaint to the Short-Term Insurance Ombudsman or the FAIS Ombud.
- If your premium is paid by means of debit order:
 - o It may only be in favour of one legal entity or person and may not be transferred without your approval; and
 - o The insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel cover.
- Your insurer must give reasons for the rejection of your claim.
- Your insurer may not cancel your insurance merely by informing your Financial Services Provider. There is an obligation to make sure that the notice has been sent to you. You are entitled to a copy of the policy free of charge.
- You are entitled to a copy of the voice log of the sale.
- Polygraphs or similar tests are not obligatory and claims may not be rejected solely on the basis of a failure of such test.
- Should you have any complaints about the availability or adequacy of information required to be provided herein, please bring this to the attention on 087 357 7777.
- Your policy document contains the name, class and type of policy as well as details of procedures to follow in the event of a claim. Should anything not be clear, please contact The Unlimited on the numbers provided above.

7. Warning

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents you receive.
- Make a note of what was said to you.
- Don't be pressurised to buy the product.
- Incorrect or non-disclosure by you of material facts may have a negative impact on the assessment of a claim arising from your contract of insurance.

8. Waiver of Rights

The General Code of Conduct stipulates that no financial services provider may request or induce in any manner a client to waive any right or benefit conferred on the client by or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

9. Sharing of Information

Insurers share information with each other regarding policies and claims. This is done in the public interest and in the interest of all current and potential policyholders. The sharing of information includes, but is not limited to information sharing via the Information Data Sharing System operated by TransUnion ITC on behalf of the South African Insurance Association. By the insurer accepting or renewing this insurance, you or any other person that is represented herein, gives consent to the said information being disclosed to any other insurance company or its agent. You also similarly give consent to the sharing of information in regard to past insurance policies and claims that you have made. You also acknowledge that information provided by yourself or your representative may be verified against any legally recognised sources or databases. By insuring or renewing your insurance you hereby not only consent to such information sharing, but also waive any rights of confidentiality with regards to underwriting or claims information that you have provided or that has been provided by another person on your behalf. In the event of a claim, the information you have supplied with your application together with the information you supply in relation to the claim, will be included on the system and made available to other insurers participating in the Information Data Sharing System.

10. Use of Your Personal Information

When you enter into this policy you will be giving us your personal information that may be protected by data protections legislation, including but not only, the Protection of Personal Information Act, 2013 ("POPI"). We will take all reasonable steps to protect your personal information.

You authorise us to:

- a. Process your personal information to:
 - i. Communicate information to you that you ask us for.
 - ii. Provide you with insurance services.
 - iii. Verify the information you have given us against any source or database.
 - iv. Compile non-personal statistical information about you.
- b. Transmit your personal information to any affiliate, subsidiary or re-insurer so that we can provide insurance services to you and to enable us to further our legitimate interests including statistical analysis, re-insurance and credit control.
- c. Transmit your personal information to any third-party service provider that we may appoint to perform functions relating to your policy on our behalf.

You acknowledge that this consent clause will remain in force even if your policy is cancelled or lapsed.