

# ALL YOUR PRODUCT BENEFITS UNPACKED.

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**THE UNLIMITED**

Insurance | Lifestyle | Rewards

Product underwritten by Dotsure Limited (Registration number 2006/000723/06), a licensed non-life insurer and authorised financial services provider (FSP39925).

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

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Unlimit Your Life.

**THE UNLIMITED**

## THE UNLIMITED WARRANTY POLICY

### POLICY WORDING

#### IMPORTANT, PLEASE READ CAREFULLY

1. This policy wording, together with your **policy schedule** (which was sent to you separately), constitutes the agreement between you and the insurer ("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 duty in terms of this policy, we may increase your premium, cancel your policy or we may not pay your claim.
3. This policy is issued to you at your request and without The Unlimited providing you with any advice, they only provide factual information. Please read it carefully and ensure that it is appropriate to your needs. If not, please contact The Unlimited. Also see **CANCELLATION OF YOUR POLICY** below.

#### 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 The Unlimited and/or the insurer false or incorrect information, your policy may be invalid or you may not be covered.

#### 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 of your premium deduction every month (your salary pay date).
2. **insured event** means a mechanical breakdown or an electrical failure of a part/component fitted to the vehicle insured under this policy, which occurs during the period of cover on your policy, from any cause not excluded under this policy.
3. **premium** means the amount payable to the insurer every month for the cover under this policy (see **WHAT YOU ARE COVERED FOR**).
4. **premium deduction** means the collection of your premium on the due date every month. The collection method will be via Persal (the National and Provincial Government's personnel salary system).
5. **start date** means the date of your first successful premium deduction and is the date on which all your policy benefits become available (subject to the waiting period).
6. **the insurer** means Dotsure Limited, a licensed non-life insurer and an authorised financial services provider (FSP Number 39925), the underwriter of this policy.
7. **The Unlimited** means The Unlimited Group (Pty) Limited, acting as an intermediary and providing certain services in respect of the policy underwritten by the insurer.
8. **waiting period** means the period specified in this policy during which you're not entitled to claim. This means you will not be entitled to claim under this policy until the insurer has received 2 (two) premiums from you. Any reference to a waiting period throughout this policy refers to your first 2 (two) successful premium deductions.
9. **we/us/our** 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.
10. **you/your** means the policyholder.

#### HOW WE WILL COMMUNICATE WITH YOU

1. We will communicate with you via email, SMS or WhatsApp, to the cell phone number and email address you provided The Unlimited with when you took out this policy. This will be the agreed method of giving you any notice required by this policy or by law.

2. We will always communicate with you using your last known details to fulfil your policy cover and to process any claims you may have. If any of your contact details change, please tell 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 call 0861 990 000 and give us a chance to see if we can set things right. The Unlimited will communicate with the insurer on your behalf.
2. If you are still not happy and would like to submit a formal complaint to the insurer, please refer to 'How to submit a complaint' in your [policy schedule](#).

## INSURABLE INTEREST

You must have a **financial or lawful interest** in anything insured under your policy for the entire period of cover and at the date of any event for which you claim.

This is known as '**Insurable Interest**' and it can arise in various ways, for example, as the owner of the insured item, 'good faith' keeper under a credit or lease agreement, or through a valid contractual or financial obligation relating to the insured item.

## 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 the insurer may cancel the policy if you have **dishonestly/fraudulently** tried to take advantage of the insurer.

For example, if you dishonestly exaggerate (overstate) the amount of your claim to get an inflated claims payment under your policy or if you give incorrect information to hide the fact that you did not comply with policy terms and conditions, this can be considered dishonest or fraudulent conduct.

All benefits under this policy will be lost, and the policy may be terminated at the insurer's instance. In such an event, 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 all and any amounts which the insurer previously paid towards your claims under this policy.

## TAKING CARE

You must take all reasonable steps to prevent loss or damage to your vehicle that is covered by this policy and to keep the vehicle covered by this policy in good condition. If you do not, a claim may be rejected or payment of the claim could 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 us in connection with this policy will only take place in the courts of South Africa.

## PAYMENT AND NON-PAYMENT OF YOUR PREMIUM

1. It is your responsibility to pay your premium every month or you will not be covered.
2. This policy is month-to-month. It will renew on the same terms each time your premium deduction is successful.
3. **Payment of premiums:**
  - 3.1 **If you are a Government employee and have given us your Persal number:**

- 3.1.1 you have authorised your employer to deduct the premium stated in your **policy schedule** from your salary via Persal (National and Provincial Government's personnel salary system);
- 3.1.2 you agree that, should any changes in terms of this policy resulting in either the cancellation of the policy or an increase in premium be required, such changes need to be communicated to Persal first and the change may only be effective up to 60 days later. This means that you may have another premium deduction before the change is effective.  
**For example:** if an instruction to cancel this policy is received by Persal on the 25<sup>th</sup> of June, the policy is cancelled immediately, but the cancellation of your premium deduction may only be effective up to 60 days later during the following month, or the month after in August (and the premium will still be deducted from your salary in July). Any premium deductions that go off after the cancellation of your policy will be refunded by the insurer. Please call us to arrange the refund for you.

- 3.2 The premium is due in advance and this policy will not be binding on us or the insurer until your first successful premium deduction.

#### 4. **Unpaid premiums:**

- 4.1 If the insurer does not receive the premium (from the second month after the start date) by the due date, you will have NO cover. **The arrear (missed) premiums will not be deducted from your salary.** You have a grace period of 15 (fifteen) days, calculated from the due date within which to make payment to us. During the grace period, the policy will remain in force, however, if we do not receive payment within the 15 days, you will not have cover.

#### 5. **Debit order collections of premiums:**

- 5.1 If the Government no longer deducts the premium in favour of the insurer from your salary via Persal, you have authorised The Unlimited to deduct the premium from any of your bank accounts which you have previously given us. Your debit order will be presented to your bank on the same day as the due date unless you reject the request from your bank to authenticate your debit order mandate. If you suspend your DebiCheck authentication this will result in no cover under the benefits.
- 5.2 In the event of your debit order being unsuccessful, we use a tracking system that allows us to process your debit on another date if need be 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 manually when any collection of premiums fail.
- 5.3 If your premium is not received, or if you reject or 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.
- 5.4 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 they successfully debit your bank account again, the date of that collection will be the new due date.
- 5.5 Any bank charges incurred because of failed collections will be for your own account.
- 5.6 **IMPORTANT:** your premium may be collected on a different date from the due date because of a public holiday or weekend, without notifying you. Any bank charges incurred as a result will be for your own account.
- 5.7 If you dispute your monthly debit order with the result that the debit order 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 reserves the right to amend, add or change the premium, policy waiting period or terms and conditions of this policy, including your cover, by giving 31 days' written notice to you of its intention to do so.
2. Any variations and or changes, referred to above, including any premium rate adjustment, will be binding on you and can be applied at any time to the existing terms and conditions, 31 days after written communication of these changes has been sent, but please remember that it may still take up to 60 days from the date of communication to you to become effective.

## WHEN DOES YOUR COVER START?

1. On receipt of your first premium by the insurer, your policy will start (the start date). The start date of your policy will be the date of your first successful premium deduction.
2. **Please note:** the instruction for your first premium deduction will need to be communicated to Persal first and your start date may only be effective up to 45 (forty-five) days later. This means that you may only have your first premium deduction in the following month/s. **For example:** if an instruction for your first premium deduction is received by Persal on the 25<sup>th</sup> of June, your first premium deduction may only happen up to 45 (forty-five) days later during the following month, or the month after in August (and the start date of your policy will only happen on the date of that first premium deduction).
3. A waiting period of 2 (two) premium deductions applies to cover under your policy. Should you miss payment of a premium within the waiting period, your waiting period will be paused and will recommence when the insurer receives your next premium.
4. If you are unsure when your cover starts, please contact The Unlimited or the insurer to confirm the start date of your policy.

## CANCELLATION OF YOUR POLICY

1. You can 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 on [customercare@theunlimited.co.za](mailto:customercare@theunlimited.co.za). Please remember that the cancellation of your policy is effective immediately, however, the premium deduction may take up to 60 days to take effect and any premiums deducted after the cancellation of your policy will be refunded by the insurer.
2. There is a cooling-off period of 14 (fourteen) days (calculated from when these terms and conditions are sent to you) in which you can cancel and 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 or the insurer as soon as you are aware of the change. The insurer may re-assess your cover when the insurer is told about changes in your circumstances. If the insurer accepts these changes, it may be effective immediately or from the 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 effect the changes to your details which will be confirmed by sending you an updated **policy schedule**.
3. If you are not sure whether a change may affect your cover, contact The Unlimited or the insurer anyway. 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.

## WHAT YOU ARE COVERED FOR

You are covered for the cost of **repair or replacement of parts** due to a mechanical breakdown or an electrical failure which occurs during the period of cover on your policy.

### Please take note of the following important terms:

1. A mechanical breakdown means that one or more of the parts listed in the 'List of Parts Covered' breaks or burns out (during normal use) because of a mechanical fault which caused it to stop working, to break and/or to burn out, resulting in the part needing to be repaired or replaced.
2. An electrical fault means that one or more of the electrical components listed in the 'List of Parts Covered' has a short circuit within the parts and the component burns, resulting in the component needing to be repaired or replaced.
3. You are covered for the cost of repair or replacement cost of the parts covered up to the maximum amounts in the 'List of Parts Covered' in your **policy schedule**. The cost will include the **reasonable cost of the parts and the labour**. If any assessment is required to investigate the cause of the fault, you will be covered up to the "strip & quote" benefit limit (seen in your **policy schedule**) as part of a valid claim.
4. Any vehicle covered under this policy must be specified in your **policy schedule**.
5. If you already have a manufacturer's warranty in place for your vehicle, this policy will only incept once the manufacturer's warranty expires.
6. Any failure of a listed part due to overheating or cam belt failure can only be claimed for under the "Overheating" or "Cambelt failure" benefit limits, whichever is relevant, as listed and described in the 'List of Parts Covered' in your **policy schedule**. For example, any parts damaged as a result of your vehicle overheating can only be claimed for under the benefit limit for "overheating" in the 'List of Parts Covered', and not under the benefit limit for the "engine"
7. There are specific **SERVICE REQUIREMENTS** which you need to follow to be covered:
  - 7.1 All vehicles must be serviced according to the manufacturer's specifications.
  - 7.2 All services and repairs must be done by an industry-recognised specialist or franchise dealer with full repair and service facilities.
  - 7.3 You must keep your service invoices. The insurer will ask for proof of your vehicle's service history when you claim.
  - 7.4 If your vehicle does not have an up-to-date service history when you take out this policy, it is your responsibility to have your vehicle serviced according to the manufacturer's specification at an industry-recognised specialist or franchise dealer with full repair and service facilities within 30 days from the start of the policy. If you fail to do so, you will not be covered for any claims until you provide proof that your service history is up-to-date.
  - 7.5 The insurer may ask you to have your vehicle inspected, or to take it for a major service within 31 days at any point in the period of cover. We use the inspection report or major service report to assess whether or not we can continue to cover your vehicle. We will cancel the policy from the end of the period that we gave you to have the vehicle serviced, if:
    - 7.1.1. we do not receive the inspection report or the major service report within the time we gave you; or
    - 7.1.2. we receive the inspection report or the major service report, and we decide that we cannot cover your vehicle because of its condition.
8. You can only qualify for cover under this policy if at the time of your claim:
  - 8.1 The mileage on the odometer of your insured vehicle is less than 300 000 km; AND

8.2 Your insured vehicle is in a good mechanical condition; AND  
8.3 You have a valid roadworthy certificate for your vehicle; AND  
8.4 Your insured vehicle has a gross vehicle mass of less than 3 500 kg.

**PLEASE NOTE: It is your duty to let The Unlimited or the insurer know when your insured vehicle has reached the maximum mileage coverable under this policy. On sign-up, a vehicle may not exceed 15 years of age.**

9. If your insured vehicle's turbo is reconditioned, it must be done by an industry-recognised specialist.

### **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. The insurer will not cover the cost of repairs or replacement:
  - 1.1 If, at the time of your claim, you no longer have an insurable interest in the vehicle listed under this policy.
  - 1.2 If the part is not listed in the '**List of Parts Covered**' included in your **policy schedule**.
  - 1.3 If the fault existed before you accepted the terms and conditions of this policy or during any applicable waiting period.
  - 1.4 If you cannot provide proof that your vehicle has been serviced at an industry-recognised specialist or franchise dealer in accordance with the manufacturer's specification.
  - 1.5 If your vehicle's odometer is not working, has been tampered with, or it has been disconnected and/or replaced without our permission.
  - 1.6 If a breakdown is because of an oil leak. The insurer will also not cover the oil leak itself.
  - 1.7 If a breakdown is caused by carbon build-up under any component. The insurer will also not cover the cost of removing the carbon build-up.
  - 1.8 If the driveshaft or steering rack breaks because of damaged dust covers.
  - 1.9 If a breakdown is caused by the use of incorrect fuels or lubricants, negligence, an accident, improper servicing, unreasonable use (including any form of competition) or any malicious damage.
  - 1.10 If you have modified your vehicle's performance from the manufacturer's specification.
  - 1.11 If any part needs to be replaced and normally needs regular replacing as part of your vehicle's normal service.
  - 1.12 If the failure/breakdown involves burnt valves.
  - 1.13 Due to wear and tear, corrosion, rust, lack of anti-freeze, lubricants or hydraulic fluids.
2. You are not covered for the cost of servicing your vehicle, for any routine maintenance or for accident damage.
3. Under this policy, the insurer does not cover vehicles used in competitions, modified or rebuilt (code 3) vehicles or vehicles with turbo conversions. Only locally manufactured vehicles and vehicles imported with a minimum of a 12-month local manufacturer's warranty will be accepted.
4. You are not covered for fuel, vehicle hire or transport costs if the repair or replacement is delayed.
5. The insurer will not pay for any loss of value to any item that the insurer has repaired or replaced.
6. If it is necessary to replace, rather than repair a specific part, the insurer will not cover any used and/or second hand part which was fitted in your vehicle, which has not been fully reconditioned. For example, if you replace your engine with a second-hand engine, the relevant parts of the engine need to be replaced to ensure it is properly reconditioned.
7. You are not covered for a failure or damage caused by the failure of any part not covered under this policy. For example, if your car breaks down and the brake calliper is damaged because the brake pads are worn, we will not cover the damage under any benefit because the brake pads are not covered under this policy, nor any resultant damage.
8. You are not covered for damage caused by poor workmanship or sub-standard parts or materials.
9. You are not covered for any repairs performed by you, your immediate family,

or friends who own or are employed by or affiliated with the workshop during the vehicle repairs.

10. Under the list of components and parts covered in your policy schedule, we will not cover:
  - 10.1 routine cambelt replacements as this forms part of taking care of your vehicle;
  - 10.2 decarbonisation on your engine (this means removing carbon from the piston crown and the combustion chamber roof); engine failures caused by carbon build-up;
  - 10.3 faulty coolant pipes or clamps;
  - 10.4 friction materials or surfaces in a braking system e.g. brake pads;
  - 10.5 batteries, charging devices or any other related systems of hybrid and electric cars;
  - 10.6 fan blades, heater matrix and hosing as part of the cooling system;
  - 10.7 any calibration or serviceable parts for the fuel system;
  - 10.8 ignition switch, barrel or key; nor
  - 10.9 regassing of air conditioners.
11. **The insurer will not cover the cost of repairs or replacement for any event that occurs within any applicable waiting period.**

## HOW YOUR CLAIMS WORK

You are covered for the repair or replacement cost of the parts covered up to the maximum amounts in the "**List of Parts Covered**" included in your **policy schedule**. The cost will include the **reasonable cost of the parts and the labour**.

When you claim, your cover will be based on the category (A or B below) your vehicle qualifies for at the time. Categories are based on your vehicle's age and mileage. The insurer covers your vehicle up to a maximum of 300 000 km.

VEHICLE CATEGORY	
<b>Category A:</b> Vehicles less than 6 years of age or mileage less than 150 000 km	<b>Category B:</b> Vehicles more than 6 years of age or mileage more than 150 000 km

## HOW TO CLAIM

Should you need to claim, call 0861 990 000 immediately so that The Unlimited can assist you with starting the claims process with the insurer. The insurer will contact you with the final outcome once your claim has been assessed.

1. **When can you claim?**
  - 1.1 As soon as the insurer has received your first premium (the start date), and any waiting period has ended, you may claim if an insured event occurs. You will not have cover until the waiting period has ended.
  - 1.2 You can only claim under this policy if the insurer receives your premiums and you comply with all the terms in this policy.
  - 1.3 **The insured event must have happened in South Africa.**
2. **Time period to submit a claim?**

Tell the insurer as soon as possible about your claim within 30 days following the insured event and get a quote (or invoice) from an industry-recognised specialist or franchise service provider.

When the insurer asks for it, give the insurer written proof or any other information within **7 days**. If the insurer does not receive the information the insurer needs, the insurer may cancel your claim.
3. **How do you claim?**
  - 3.1 Log in to the Manage Portal [here](#) to log your claim.
  - 3.2 You can track the progress of your claims by clicking [here](#) and chatting to our friendly 24/7 chatbot, Anne.
  - 3.3 Please go to [www.theunlimited.co.za](http://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.
  - 3.4 All claims are administered by the insurer. 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 will indemnify your costs according to the terms, conditions, benefits and cover limits specified in your **policy schedule**.
  - 4.1.1 The most the insurer will pay for any one claim is the amount stated as the sum insured or any limits in your policy or in the '**List of Parts Covered**' included in your **policy schedule**.
- 4.2 You must provide the insurer with any information and assistance that the insurer may require.
- 4.3 You must allow the insurer to inspect or take apart your vehicle or part of it in order to assess your claim fairly and accurately if they deem it necessary.
- 4.4 When you submit a claim, the insurer may
  - 4.4.1 Ask you to get estimates for repairs or replacement items.
  - 4.4.2 Ask you to arrange for the repair or replacement as quickly as possible.
  - 4.4.3 Comply with any other reasonable recommendations or requests made by the insurer.
- 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 court 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 of the date of the insurer's decision letter. After the 90 days, you have a further 6 months in which you can start legal action against the insurer.
- 5.2 **Please read your policy schedule for more important details about this.**

### **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 our businesses.

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.

### **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](http://www.theunlimited.co.za) and [www.dotsure.co.za](http://www.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:**

▪ Attorneys, tracing agents, & debt collectors when enforcing agreements	▪ Debt counsellors & payment distribution agents during any debt review process.
▪ Payment processing service providers, merchants, banks to process payment instructions	▪ Insurers and other financial institutions when providing insurance or assurance.
▪ Our partners, service providers, agents, sub-contractors to offer and provide products and services to you	▪ Regulatory authorities, ombudsman, governments, local and international tax authorities & credit bureaus when we must share it with them.
▪ 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](http://www.theunlimited.co.za) and [www.dotsure.co.za](http://www.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](mailto:dataprivacy@theunlimited.co.za) or calling 0861 990 000.