Privacy Policy and Practices for S and S Insurance Brokers (Pty) Ltd, FSP Number 51433 to ensure compliance with the Protection of Personal Information Act (POPIA), Act No. 4 of 2013.

1. INTRODUCTION

S and S Insurance Brokers (Pty) Ltd recognises the protection of personal information (privacy) as an important responsibility and as such, this Privacy Policy aims to describe our privacy practices – including the ways in which we collect, use, disclose, and protect your personal information.

This Privacy Policy applies to all our services, products, and any platforms we may use. When we refer to platforms, we refer to websites, mobile sites or apps, social media platforms or any other technology or mechanism you may use to interact with us.

We are committed to protecting your privacy in accordance with the Protection of Personal Information Act (POPIA) and the Financial Advisory and Intermediary Services Act (FAIS). This policy explains how we process your personal information and will be reviewed periodically and may change from time to time.

2. WHAT PERSONAL INFORMATION WE MAY COLLECT

We collect personal information directly from you, necessary for the processing and rendering of financial services, which may include but is not limited to:-

- Your full names;
- Identity or passport numbers;
- E-mail, physical and postal addresses and contact information;
- Your employment history and occupation;
- Your medical and health information;
- Your Education; and
- Your gender, race, marital status, language, disabilities

We will only collect information which is necessary for our legitimate business interests or required in terms of the law.

This information may be collected when you purchase a product through us, request assistance with a service, fill in a form (paper or electronic), when you contact us and provide the information directly.

3. HOW AND WHEN WE WILL PROCESS YOUR PERSONAL INFORMATION?

Your personal information may only be processed by us for the purpose for which it was provided.

This will include: -

- When you browse our website
- When you require comprehensive financial planning, estate planning, fiduciary services, and advice
- Fulfilment of our contractual and legal obligations to you
- To maintain our relationship with you
- To market products, services, or other offerings
- To conduct verification and reference checks where required
- For audit and record keeping purposes
- To conduct statistical or market related research
- As required by legislation, regulation, or industry codes

4. WHEN WILL WE SHARE YOUR INFORMATION?

We will only share your information with approved third-party providers, where necessary for the purpose agreed to by yourself, including but not limited to:-

- Product suppliers and insurers;
- Compliance officers, auditors, and regulatory bodies (e.g., FSCA, Prudential Authority);
- IT service providers managing our data.

or to government

or law enforcement agencies where the law requires that we disclose it.

5. HOW DO WE PROTECT YOUR PERSONAL INFORMATION?

We make use of reputable service providers to ensure that care is taken to protect your information and also that we can restore the data should there be a technical problem.

Client information is kept in hard copy format as well as electronically on an externa hard drive as well as on a cloud-based server, One Drive.

We take all reasonable steps to secure your personal information through technical and organizational measures (e.g., firewalls, encryption) to prevent loss, misuse, or unauthorized access.

Your information may be transferred across borders if required to provide the services you requested, ensuring the receiving party complies with POPIA protections.

6. COMMUNICATING WITH YOU

When we communicate with you, we will do this by electronic mail wherever possible, and where this is not possible, using the South African postal service.
We will take reasonable measures to ensure the security of the documents sent to you, but we cannot be held liable for any unauthorised access or disclosure of your information once it has been sent.

7. KEEPING YOUR INFORMATION

You acknowledge that your information will be stored by us. We will only process and retain your information for as long as the purpose for which we collected it continues to be relevant, or we are required to comply with legal or regulatory requirements or to protect our legal interests. This may mean that your information is retained for longer than the minimum time set out by the law.

8. WHAT ARE YOUR RIGHTS WITH REGARDS YOUR PERSONAL INFORMATION?

You have the right to request access to the personal information we hold about you.

You have the right to request that we correct, destroy, or delete any personal information that we processed for you. This would be information that is inaccurate, irrelevant, out of date, incomplete, misleading, obtained without your permission or that we are no longer authorised to retain.

You can withdraw your permission for us to use your information at any time provided that it does not affect the processing of your personal information: -

- Prior to the withdrawal of consent
- If that processing is an obligation imposed by any law
- As required to finalise the performance of a contract in which you are a party
- As required to protect yours, ours or a third party's legitimate interest

You can object to the processing of your personal information at any time on reasonable grounds: -

- If the information is not required to pursue your legitimate interests
- If the information is being used for Direct Marketing or unsolicited electronic communication, without your consent or by an unknown third party.

You have the right to submit a complaint to the Information Regulator, Adv. Pansy Tlakula at inforeg@justice.gov.za, regarding an alleged interference with the protection of your personal information.

You have the right to institute civil proceedings regarding an alleged interference with the protection of your personal information processed in accordance with this policy.

9. OUR CONTACT INFORMATION

If you have any questions or concerns with regards to this Privacy Policy, please contact our Information Officer, Joe Smit on 033 345 5931 or joe@sandsinsurance.co.za / admin@sandsinsurance.co.za