



0792187280
(011) 622 2061
info@jginsure.co.za

At Jurgens Insurance Brokers we care about the **privacy and safety** of your, our valued clients, personal information. We take our responsibility to protect your personal information very seriously. This Privacy Policy explains how we collect, use, share and protect your personal information, as required by the Protection of Personal Information Act (POPIA).

WHY WE COLLECT YOUR PERSONAL INFORMATION:

We collect and process your personal information in order to provide you with the services and products of the providers with whom we have agreements in place and to help us improve our services to you.

HOW WE USE YOUR INFORMATION:

We will use your personal information only as appropriate in the normal course of business, for example:

- To Identity you
- To provide our products or services to you, to carry out the transaction you requested and to maintain our relationship
- For underwriting purposes
- To conduct credit reference searches or verification
- For claims processing purposes
- Conducting market or customer satisfaction research;
- For audit and record-keeping purposes;
- In connection with legal proceedings.
- To communicate to you ie mail shots
- For debt tracing or debt recovery

Broker Details:

Directors: M Jurgens, G Brits
Jurgens Insurance Brokers (PTY) LTD. An Authorised Financial Services Provider.
FSP No. 7980. | 15 Bradford Road | Bedfordview | 2007
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DISCLOSURE OF YOUR INFORMATION:

We may disclose your personal information to our service providers who are involved in the delivery of products or services to you. We have agreements in place to ensure that they comply with these privacy terms.

We may share your personal information with, and obtain information about you from:

- Third parties for the purposes listed above, for example credit reference and fraud prevention agencies, law enforcement agencies;
- Other insurers to prevent fraudulent claims;
- Other companies, when we believe it will enhance the services and products we can offer to you, but only where you have not objected to such sharing;
- Other third parties from whom you have chosen to receive marketing information.

We may also disclose your information:

- Where we have a duty or a right to disclose in terms of law or industry codes
- Where we believe it is necessary to protect our rights.

SAFEGUARDING YOUR INFORMATION:

We are legally obliged to provide adequate protection for the personal information we hold and to stop unauthorised access and use of personal information. We will, on an ongoing basis, continue to review our security controls and related processes to ensure that your personal information is secure. We promise to notify suitable authorities of data breaches. We will also notify you if there is a threat to your rights or interests. We will do everything we reasonably can to prevent security breaches and to assist authorities should any breaches occur.



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YOUR RIGHTS TO ACCESS AND CORRECTION OF YOUR PERSONAL INFORMATION:

You have the right to access your personal information held by us. We will take all reasonable steps to confirm your identity before providing details of your personal information. You also have the right to ask us to update, correct or delete (if and when allowed by law) your personal information. We will take all reasonable steps to confirm your identity before providing details of your personal information, or making changes to your personal information and profile.

RECORD KEEPING:

*Financial Advisory and Intermediary Services Act, No 37 of 2002. Section 18 of the Act requires a retention **period of 5 years**, except to the extent that it is exempted by the registrar for the below-mentioned documents:*

- Known premature cancellations of transactions or financial products of the provider by clients;
- Complaints received together with an indication whether any such complaint has been resolved;
- The continued compliance with this Act and the reasons for such non-compliance; and
- the continued compliance by representatives with the requirements referred to in section 13(1) and (2).

*The General Code of Conduct for Authorized Financial Services Provider and Representatives requires a retention **period of 5 years** for the below-mentioned documents:*

- Proper procedures to record verbal and written communications relating to a financial service rendered to a client as are contemplated in the Act, this Code or any other Code drafted in terms of section 15 of the Act;
- Store and retrieve such records and any other material documentation relating to the client or financial services rendered to the client; and
- Keep such client records and documentation safe from destruction;
- All such records must be kept for a period after termination to the knowledge of the provider of the product concerned or in any other case after the rendering of the financial service concerned.



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RECORD KEEPING: (cont from previous page)

*Financial Intelligence Centre Act, no 38 of 2001: Section 22 and 23 of the Act require a retention **period of 5 years** for the documents and records of the activities mentioned below:*

- Whenever an accountable transaction is concluded with a client, the institution must keep record of the identity of the client;
- If the client is acting on behalf of another person, the identity of the person on whose behalf the client is acting and the client's authority to act on behalf of that other person;
- If another person is acting on behalf of the client, the identity of that person and that other person's authority to act on behalf of the client;
- The manner in which the identity of the persons referred to above was established;
- The nature of that business relationship or transaction
- In the case of a transaction, the amount involved and the parties to that transaction;
- All accounts that are involved in the transactions concluded by that accountable institution in the course of that business relationship and that single transaction;
- The name of the person who obtained the identity of the person transacting on behalf of the accountable institution;
- Any document or copy of a document obtained by the accountable institution.
- These documents may also be kept in electronic format.

CHANGES TO THIS NOTICE:

Please note that we may amend this notice from time to time. Please check our website periodically to inform yourself of any changes.

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HOW TO CONTACT US:

If you have questions about this Notice or believe we have not adhered to it, or need further information about our privacy practices or wish to give or withdraw consent, exercise preferences or access or correct your personal information, please contact us at the following numbers/addresses:

Contact Number: 011 622 2061
Email address: gregb@jg.co.za

CONSENT:

The client (as data subject) hereby consents to the use of his/her personal information contained herein and confirms that:

- the information is supplied voluntarily, without undue influence from any party and not under any duress;
- the information which is supplied herewith is mandatory for the purposes of this agreement
- the client acknowledges that he/she is aware thereof that he/she has the following rights with regard to such personal information which is hereby collected.

The client has the right to:

- access the information at any reasonable time for purposes of rectification thereof;
- object to the processing of the information in which case this agreement will terminate in accordance with the provisions contained herein;
- lodge a complaint to the Information Regulator.

INFORMATION REGULATOR:

You have the right to complain to the Information Regulator, whose contact details are:

Information Regulator

Tel: 012 406 4818 or +27 (0) 10 023 5207

Email: info@justice.gov.za

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