

PROTECTION OF PERSONAL INFORMATION (POPI) ACT 4 OF 2013 CONSENT AND NOTICE

LUANNE RICHARD AND ASSOCIATES PTY LTD, FSP NUMBER 44976

(Hereinafter referred to as the "FSP" or "We")

OUR BUSINESS

In terms of the POPI Act, 2013 the FSP is regarded as a Responsible Party.

Luanne Richard & Associates is an authorised licensed Financial Service Providers that provide customised short-term and long-term insurance solutions. Our partnerships with all leading insurers enables us to provide innovative insurance solutions for various classes of risk. Our well-trained team possess vast product knowledge which enables us to deliver only the best solutions for our clients' insurance needs.

INFORMATION THAT WE COLLECT

We collect and process your personal information mainly to provide you with the services and products which we offer. The type of information we collect will depend on the need for which it is collected and will be processed for that specific purpose only. Where possible, we will inform you what information you are required to provide to us and what information is optional.

In order for us to offer and conclude any transactions, it is mandatory for you to supply us with certain basic information such as full name, ID number, marital status, address, contact details, insurance history etc.

The consequences of failure to provide such information will result in us being unable to provide you with insurance quotations and/or the correct insurance cover. Your basic information is required in terms of the following Acts that applicable to the short-term and long-term insurance industry:

- Basic Conditions of Employment Act, 75 of 1997, as amended
- Board Based Black Economic Empowerment Act, No 53 of 2003
- Companies Act, 71 of 2008
- Competition Act, 89 of 1998
- Copyright Act, 98 of 1978
- Electronic Communication and Transactions Act, 25 of 2002
- Employment Equity Act No. 55 of 1998
- Financial Advisory and Intermediary Services Act, 37 of 2002, as amended
- Financial Intelligence Centre Act No. 38 of 2001, as amended
- Financial Institutions (Protection of Funds) Act, 28 of 2001
- Income Tax Act, 58 of 1962
- Insurance Act, 18 of 2017
- Labour Relations Act, 66 of 1995
- Long-term Insurance Act, 52 of 1998
- Occupational Health and Safety Act, 85 of 1993
- Pension Funds Act, 24 of 1956
- Short Term Insurance Act, 53 of 1998
- Skills Development Act, 97 of 1998
- Unemployment Contributions Act, 4 of 2002
- Unemployment Insurance Act No. 63 of 2001
- Value Added Tax Act No. 89 of 1991

With your consent, we may also supplement the information that you provide to us with information we receive from other parties.

HOW WE USE YOUR INFORMATION

We will use your personal information only for the purposes for which it was collected and agreed to with you. This may include: *Providing products or services to you and to carry out the transaction you requested; To provide Invoices; For Accounting requirements; For underwriting; Conducting credit reference searches or verification; Confirming and verifying your identity; Credit assessment and credit management; Detection and prevention of fraud, crime, money laundering or other malpractice; Conduct market/customer satisfaction research; For audit and record keeping purposes; In connection with legal proceedings; To maintain and constantly improve our relationship with you; Providing you with communications in respect of our business and regulatory matters that may affect you; In connection with and to comply with legal and regulatory requirements or when it is otherwise allowed by law;*

The nature of the contractual relationship between the FSP and you may result in further processing of your personal information. Further processing will be compatible with the purpose for which it was collected.

DISCLOSURE OF YOUR INFORMATION

We may disclose your personal information such as full name, ID number, marital status, address, contact details, insurance history etc. to our agents, contractors, representatives, suppliers, providers whose services or products you elect to use. We have agreements in place to ensure that they comply with our privacy terms and conditions. We may also share your personal information with and obtain information about you from: - Third parties for the purposes listed above; Other companies in the industry 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. We may also disclose your information where we have a duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect your or our legitimate interests and rights.

SAFEGUARDING YOUR INFORMATION

We are required to adequately protect the personal information and to avoid unauthorised access and usage. We will continuously review our security controls and processes to ensure that your personal information is secure. Our security policies and procedures cover: - Physical security; Computer and network security; Access to personal information; Secure communications; Security in contracting out activities or functions; Retention and disposal of information; Acceptable usage of personal information; Governance and regulatory issues; Monitoring access and usage of private information; Investigating and reacting to security incidents. When we contract with third parties, we impose appropriate security, privacy and confidentiality obligations on them to ensure that personal information that we remain responsible for, is kept secure. We will ensure that anyone, to whom we pass your personal information, including a third country or international organization, agrees to treat your information with the same level of protection and privacy regulations as we are subject to.

YOUR RIGHTS

You have the right to: access the personal information we hold about you; ask us to update, rectify or delete your personal information; object to the processing of your personal information; lodge a complaint with the Information Regulator on

2021 version



complaints.IR@justice.gov.za or visit the website on www.justice.gov.za. We will take all reasonable steps to confirm your identity before providing details of your personal information or making changes to your personal information. Any such access request may be subject to a payment of a legally allowable fee. To request information, our contact details are:

Information Officer

Name: Luanne Richard

Responsible Party

Physical Address: Unit 6B,
Cowey House, 136 Problem
Mkhize Road, Morningside,
Durban, 4001

Telephone: 086 099 4170

E-mail: lrichard@lrib.co.za

Website: www.lra-sa.co.za

CHANGES TO THIS NOTICE

We may amend this Notice from time to time. Please check our website periodically for changes. Where we do not have a website we will inform you of material changes to this Notice.