



PRIVACY POLICY

This POLICY explains how we, **LVM INSURANCE BROKERS CC** obtain, use and disclose your personal information, as is required by the Protection of Personal Information Act (“POPI”).

At LVM Insurance Brokers, we are committed to protecting your privacy and to ensure that your personal information is collected and used properly, lawfully and transparently.

This Policy sets out:

- Who we are
- What information we collect
- Our aim to provide ongoing financial services
- How we use your information
- To whom we disclose your information
- How we safeguard your information
- Your rights to access and correction of information
- Changes to this Policy
- How to contact us

WHO WE ARE

In this Policy, “LVM Insurance Brokers or “we” refers to our company which operates as an authorized Financial Services Provider with license number: FSP No: 13997. We are authorized to provide financial advice and intermediary services with regards to the following financial products:

Short-term insurance: Personal Lines;

Short-term insurance: Commercial Lines

THE INFORMATION WE COLLECT

We collect and process your personal information mainly to provide you with access to our services and products, to help us improve our offerings to you and for certain other purposes explained below.

The type of information we collect will depend on the purpose for which it is collected and used. We will only collect information that we need for that specific purpose.

We collect information directly from you where you provide us with your personal details, for example when you purchase a product or services from us or when you submit enquiries to us or contact us. Where possible, we will inform you what information you are required to provide to us and what information is optional.



We also collect information about you from other sources as explained below.

With your consent, we may also supplement the information that you provide to us with information we receive from other companies such as Product Providers or other Financial Services Providers, in order to offer you a more consistent and personalized experience in your interactions with us.

HOW WE USE YOUR INFORMATION

We will use your personal information only for the purposes for which it was collected or agreed with you, for example:

- To provide our products or services to you, to carry out the transaction you requested and to maintain our relationship;
- For underwriting purposes;
- To assess and process claims;
- To conduct credit reference searches or verification;
- To confirm and verify your identity for security purposes;
- For operational purposes, and where applicable, credit scoring and assessment and credit management;
- For purposes of claim checks;
- For the detection and prevention of fraud, crime, money laundering or other malpractice;
- For debt tracing or debt recovery;
- To conduct market or customer satisfaction research or for statistical analysis;
- For audit and record keeping purposes;
- In connection with legal proceedings.

We will also use your personal information to comply with legal and regulatory requirements or industry codes to which we subscribe or which apply to us, or when it is otherwise allowed by law.

ONGOING FINANCIAL SERVICES

Given our aim to provide you with ongoing financial services, we would like to use your information to keep you informed about other financial products and services which may be of particular interest to you.

You may also give and withdraw consent and tell us what your communication preferences are.

DISCLOSURE OF INFORMATION



We may disclose your personal information to our service or product 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 contracted product providers or insurers, credit reference and fraud prevention agencies, law enforcement agencies etc.;
- Other insurers to prevent fraudulent claims;
- Other companies (as mentioned above) 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 your and our own rights.

INFORMATION SECURITY

We are legally obliged to provide adequate protection for the personal information we hold and to stop unauthorized access and use of personal information. We will, on an ongoing basis, continue to review our security and risk management controls and related processes to ensure that your personal information is secure.

Our risk management (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 (our confidentiality policy and agreements) 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 agrees to treat your information with the same level of protection as we are obliged to.

YOUR RIGHTS: ACCESS TO INFORMATION

You have the right to request a copy of the personal information we hold about you. To do this, simply contact us at the numbers/addresses listed below and specify what information you would like. We will take all reasonable steps to confirm your identity before providing details of your personal information.

Please note that any such access request may be subject to a payment of a legally allowable fee.

CORRECTION OF YOUR INFORMATION

You have the right to ask us to update, correct or delete your personal information. You may do this by contacting us at the numbers/addresses provided below and submit a request in this regard.

We will take all reasonable steps to confirm your identity before making changes to personal information we may hold about you.

We would appreciate it if you would keep your personal information accurate.

CHANGES TO THIS POLICY

Please note that we may amend this Policy from time to time.

HOW TO CONTACT US

If you have questions about this Policy 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:

- Information Officer: Rachel Pietersen (Contact Person)
- Address: 19 Marloth Str, Nelspruit, 1200
- Postal Address: PO Box 30018, Nelspruit, 1200
- Telephone Number: 013 755 2390
- Email Address: rachel@lvm.bz