



INSURANCE  
DETAILS



INSURANCE  
DETAILS



SUMMARY  
OF COVER



PROPERTY  
CLASS



ACCIDENT  
CLASS



LIABILITY  
CLASS



SECTIONS NOT  
ON COVER



TERMS &  
CONDITIONS



# Discovery Business Insurance

ACTIVE PLAN SCHEDULE

FACILITATED BY

Brokerage name:  
**DFA\_DFC BUSINESS INSURE GAUTENG  
NORTH**

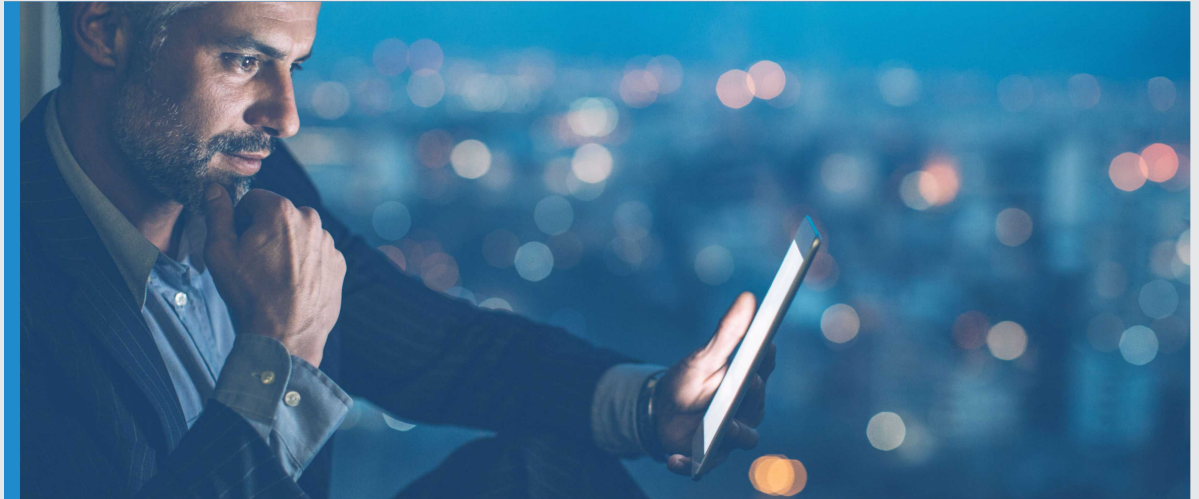
Brokerage contact number:  
**0620628058435**



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## THE INSURED'S DETAILS

Company name: **Siyalungisa Occupational Hygiene Services**

Responsible person: **EVELYN ZULU**

Company trading as: **Siyalungisa Occupational Hygiene Services**

Responsible person contact details: **079 489 7591, siyalungisaohs@gmail.com**

Company type: **Company**

Business activity: **Cleansing Agents Dealer - No Flammables**

Company registration number: **2020/482071/07**

Business activity description: **Health & Safety (OHS)**

Company VAT number: **4080291406**

Company address:  
**1, Discovery Place  
Sandhurst, Sandton  
City of Johannesburg Metropolitan Municipality  
Gauteng, South Africa, 2196**

## THE INSURER'S DETAILS

Name: **Discovery Insure Limited**

Product: **Multiperil**

VAT number: **4420256903**

Registration number: **2009/011882/06**

FSP number: **43064**

## THE BROKER'S DETAILS

Broker house: **DFA\_DFC BUSINESS INSURE  
GAUTENG NORTH**

Broker name: **JEREMY BEZUIDENHOUT**

Broker house contact number: **0620628058435**

Broker email address: **jeremyb@discovery.co.za**



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ACTIVE PLAN SCHEDULE

PLAN NUMBER:  
4500071227

PLAN START DATE:  
01/02/2021

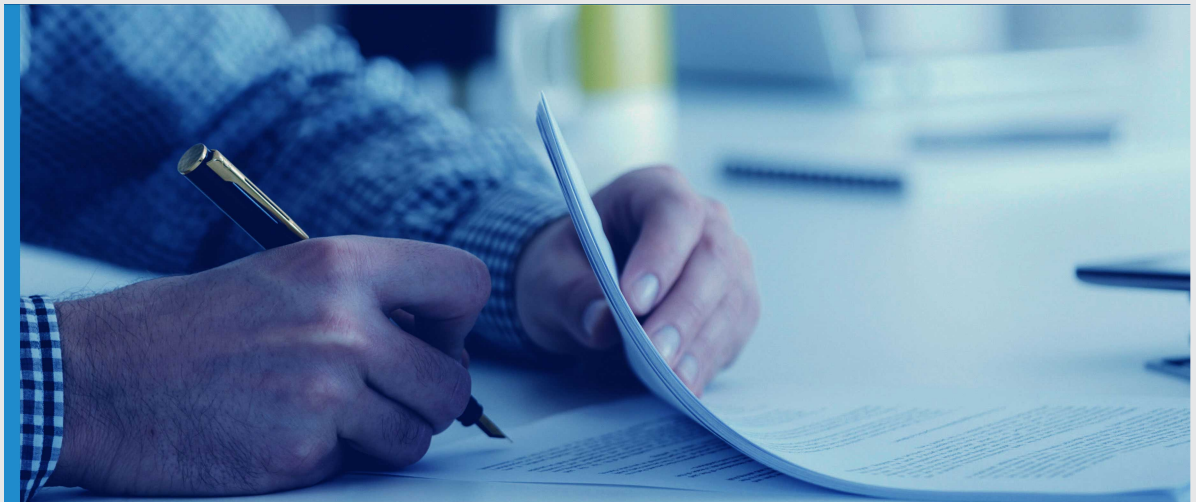
ANNIVERSARY DATE:  
01/02/2022

COLLECTION METHOD:  
Debit order

COLLECTION FREQUENCY:  
Monthly

COLLECTION DATE:  
15

# Summary of cover



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This is your updated Plan Schedule. This schedule replaces all previous schedules received from Discovery Insure. Please check all of the information contained in this document and advise us of any changes immediately.

**Territorial limits:** All premises as stated in each section owned or occupied or used by the insured and situated in the area which on 1 January 1976 constituted the Republic of South Africa, Mozambique, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe and Malawi.

Classes on cover	Sections on cover	Sum insured	Premium	Pro-rated premium
Property	Office contents	R50 000.00	R49.98	R0.00
Accident	Portable possessions	R159 615.00	R665.06	R0.00
Liability	Public liability	R5 000 000.00	R100.00	R0.00
	Cyber insurance	R75 000.00	R0.00	R0.00
Additional	Sasria	R219 615.00	R50.00	R0.00
	Broker fee		R40.75	
Value adds	Vitality Drive for Business	R0.00	R0.00	R0.00
<b>Discovery Insure total monthly premium</b>			<b>R905.79</b>	<b>R0.00</b>

## VAT statement

In terms of a ruling issued by SARS, this document together with proof of payment of premium constitutes an alternative to a tax invoice, debit note or credit note as contemplated in sections 20(7) and 21(5) of the VAT Act.

**Excesses are not subject to VAT when recovered by an insurer from an insured.**



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## Office contents section

Office contents section	Cover effective from date	Excess	Sum insured	Premium
<p><b>Risk address:</b> 1, Discovery Place Sandhurst, Sandton City of Johannesburg Metropolitan Municipality Gauteng, South Africa, 2196 SANDHURST SANDTON</p> <p><b>Finance house:</b> None</p>				
<b>Cover</b>				
Contents (Fire and allied perils)	01/02/2021	Basic: R2 500.00	R50 000.00	R49.98
Embedded: Increase in cost of working included				
SASRIA included: Yes	01/02/2021			
<b>Total</b>				<b>R49.98</b>



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## Portable possessions section

Portable possessions section	Cover effective from date	Excess	Sum insured	Premium
<b>Cover</b>				
<b>Property as described</b> Category: Professional or office devices gadgets Item: Pumps and similar articles Description: REQUIRED Replacement value condition: No Finance house: None SASRIA included: Yes	01/02/2021	Basic: R500.00	R49 500.00	R206.25
<b>Property as described</b> Category: Professional or office devices gadgets Item: Other Professional office devices gadgets Description: REQUIRED Replacement value condition: No Finance house: None SASRIA included: Yes	01/02/2021	Basic: R500.00	R15 600.00	R65.00
<b>Property as described</b> Category: Professional or office devices gadgets Item: Other Professional office devices gadgets Description: REQUIRED Replacement value condition: No Finance house: None SASRIA included: Yes	01/02/2021	Basic: R500.00	R7 000.00	R29.18



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## Portable possessions section

Portable possessions section	Cover effective from date	Excess	Sum insured	Premium
<b>Property as described</b> Category: Professional or office devices gadgets Item: Other Professional office devices gadgets Description: REQUIRED Replacement value condition: No Finance house: None SASRIA included: Yes	01/02/2021	Basic: R500.00	R75 000.00	R312.49
<b>Property as described</b> Category: Professional or office devices gadgets Item: Other Professional office devices gadgets Description: REQUIRED Replacement value condition: No Finance house: None SASRIA included: Yes	01/02/2021	Basic: R500.00	R12 515.00	R52.14
<b>Total</b>				<b>R665.06</b>

## Memorandums applicable (endorsement wording)



**Locked Boot Clause** The company shall not be liable for losses resulting from theft from a vehicle unless the insured property under the items listed in Computing equipment and mobile communication devices Or Cameras/Media Radio Devices contained in the locked boot of the vehicle and that theft is accompanied by forcible and violent entry into the locked boot.

# Liability class



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## Public liability section

Public liability section	Cover effective from date	Excess	Sum insured	Premium
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Company turnover: 0.00  
Retroactive date:

### Cover

Public liability (Broad form basis)	01/02/2021	Basic: R2 500.00	R5 000 000.00	R100.00
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**Total** **R100.00**



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## Cyber insurance section

Cyber insurance section	Cover effective from date	Excess	Sum insured	Premium
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Annual turnover of company: Less than R1m

Total number of all employees: 1 to 5

### Cover

Cyber Insurance	01/02/2021	Basic: R0.00	R50 000.00	R0.00
Buy-ups (extensions)				
• Business interruption	01/02/2021		R25 000.00	R0.00

**Total**

**R0.00**

## Memorandums applicable (endorsement wording)



Important to note is: To qualify for the free Cyber cover added, businesses must have at least one of the following additional classes of business on cover - property or liability or accident and the businesses must have a turnover of less than R3 million a year. Cyber cover of up to R50 000 per event and/or in the annual aggregate, is added as a benefit at no cost for businesses with an annual turnover of less than 3 million. Cover is provided subject to the terms and conditions contained in the plan wording for: o Loss or theft of data o Privacy breach o Cyber extortion o Damage, loss, theft or disclosure of personally identifiable information o Crisis and reputational damage Business interruption cover of up to R25 000 per event and/or in the annual aggregate following a cyber event is included at no cost. Cover is subject to the following been adhered to: o Daily antivirus and malware updates are carried out o Operating software patch management to be set on auto update o Performing of weekly backups to a physical medium or to the cloud This cover is only valid for 12 months from date of commencement of the Plan.



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**COUPON TYPE: F2 - SASRIA**

Item	Class	Section	Cover
1, Discovery Place, Sandhurst, Sandton, City of Johannesburg Metropolitan Municipality, Gauteng, South Africa, 2196	Property	Office contents	Contents (Fire and allied perils)
REQUIRED	Accident	Portable possessions	Property as described
REQUIRED	Accident	Portable possessions	Property as described
REQUIRED	Accident	Portable possessions	Property as described
REQUIRED	Accident	Portable possessions	Property as described
REQUIRED	Accident	Portable possessions	Property as described
<b>Total Sum Insured: F2 - SASRIA</b>			<b>219615.00</b>
<b>Total Premium: F2 - SASRIA</b>			<b>50.00</b>
<b>TOTAL SASRIA PREMIUM</b>			<b>50.00</b>

# Sections not on cover



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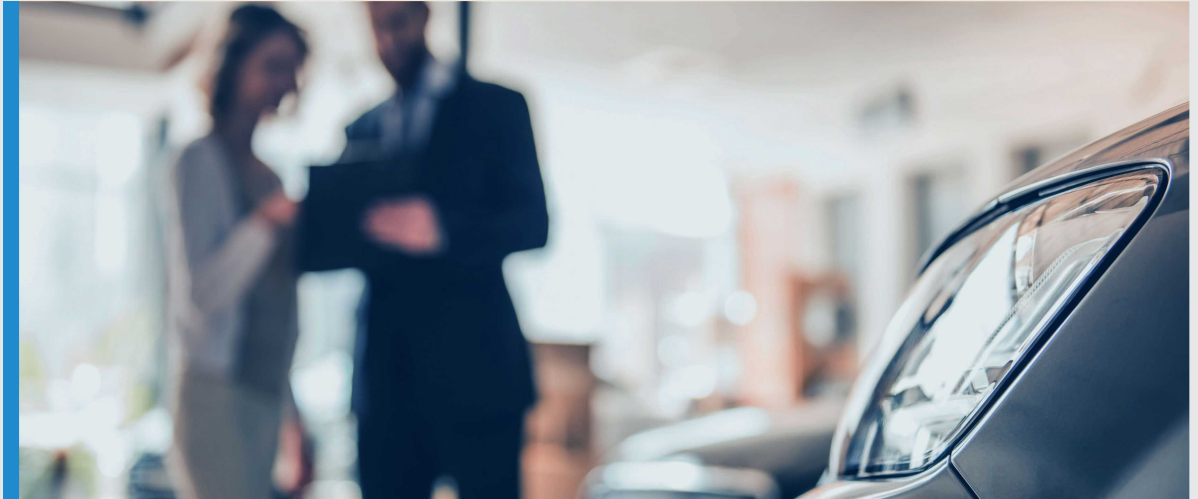
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## Sections not selected

There is no cover taken for the following sections in each class category.

Please refer to the stated definitions of each section for information on what can be covered.

### Classes not on cover

### Sections not on cover

#### Property

#### Fire

Damage to the whole or part of the property described in the schedule, owned by the insured or for which they are responsible, including alterations by the insured as tenants to the buildings and structures.

#### Buildings combined

Loss to the buildings including all outbuildings, sporting and recreational structures, landlord's fixtures and fittings therein and thereon, walls, gates, posts, fences, tarred or paved roads, driveways, paths or parking areas.

#### Business interruption

This section of cover provides indemnity to the insureds business for interruptions following an insured event such as a fire or storm etc.

#### Accidental damage

This section provides cover for accidental physical loss of or damage to the insured property at or about the premises not otherwise insured or for which insurance is available.

#### Accounts receivable

This section covers loss or damage as a result of accident or misfortune to the insured's books of account or other business books or records kept at the premises, or at the residence of the director, partner, employee or premises of the accountant.



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**Classes not  
on cover**

**Sections not  
on cover**

**Accident**

**Theft**

This section provides cover for loss of or damage to all contents (the property of the insured or for which they are responsible) of any insured building at the insured premises described in the Plan Schedule as a result of theft accompanied by forcible and violent entry into or exit from such building or any attempt thereat.

**Money**

This section covers loss of or damage (including theft and armed robbery etc.) to money occurring within the territorial limits.

**Glass**

This section covers loss of or damage to internal and external glass (including mirrors), signwriting and treatment thereon at the insured premises as stated in the Plan schedule. The risk address must be specified on Plan and this information can be extracted from the Client details.

**Goods in transit**

This section provides cover for loss of or damage to property owned by the insured or for which they are responsible in the course of transit by the means of conveyance by any cause or accident.

**Fidelity  
guarantee**

This section provides cover for loss of money and/or other property belonging to the business when it is stolen by an insured employee direct financial loss perpetrated by acts of dishonesty or fraud of an employee of the business resulting in personal financial gain by that person.

**Electronic  
equipment**

The electronic equipment section caters for fixed and portable electronic equipment for physical loss of or damage to the property insured.

**Liability**

**Employer liability**

This section covers injury, damage or loss for possible liability to employees arising from occupational injuries or illness. Since the promulgation of legislation which eliminated all common law rights of employees to sue their employers in exchange for fixed benefits (provided in terms of the Compensation for Occupational Injuries and Diseases Act (COIDA)), this section is viewed as contingency type cover, even if that the exposure has been greatly diminished.

**Personal  
accident**

This section covers bodily injury caused by accidental, violent, external and visible means to any principal, partner, director or employee of the insured specified in the schedule.



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**Classes not  
on cover**

**Sections not  
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**Motor**

**Motor**

This section provides cover for loss of or damage to any vehicle described in the Plan Schedule. The company will at its option, repair, reinstate or repair such vehicle so damaged in an accident or pay the value of the damages in cash.

Buy-up: Increased third party liability

**Motor fleet**

For businesses who have more than 25 vehicles insured under the motor section of a Plan they may elect for fleet rating over specified rating. The number of vehicles that qualify for a fleet is minimum 25 units, (excluding trailers).

Buy-up: Increased third party liability

**Motor traders  
internal**

This section covers the insured for their legal liability for accidents caused by, through or in connection with any vehicle against damage to any insured vehicle on the property of the Insured; or on the pavement, parking areas or verge in front of the premises or adjoining pavements used by the insured. It covers liability for damage to customer's vehicles on the premises.

Buy-up: Increased third party liability

**Motor traders  
external**

This section indemnify the insured for their legal liability in respect of any accident, loss or damage occurring whilst any insured vehicle is elsewhere than in or on any business premises owned by or in the business activity. The insured vehicle used in this section refers to - any vehicle or trailer the property of or in the care, custody or control of the insured and any vehicle attached to any aforementioned vehicle for the purposes of being towed or salvaged.

Buy-up: Increased third party liability



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## DISCLOSURE NOTICE TO SHORT-TERM INSURANCE PLANHOLDERS

IMPORTANT – PLEASE READ CAREFULLY – DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice forms part of the Insurance contract)

Planholder: Siyalungisa Occupational Hygiene Services

Plan reference (policy): 4500071227

Plan start date: 01/02/2021

As a short-term insurance planholder, or prospective planholder, you have the right to the following information:

### 1. ABOUT THE INTERMEDIARY: (Insurance broker)

#### Information is as follows:

a) Name, physical address, postal address and telephone number	Name:	JEREMY BEZUIDENHOUT
	Physical address:	
	Postal address:	
	Email address:	jeremyb@discovery.co.za
	Telephone:	0620628058435
b) Legal status and any interest in the insurer		
c) Rand amount of fees and commissions payable	Fees:	R40.75
	Commissions:	R170.50
d) Written mandate to act on behalf of insurer	This certifies that the insurer has granted a mandate to the intermediary to represent the insurer and to accept business and issue policies on behalf of the insurer.	

## 2. ABOUT THE INSURER

### Information is as follows:

a) **Discovery Business Insurance contact details**

Telephone: 011 529 6620  
 Email:  
 Post: Discovery Business Insurance  
 PO Box 3888  
 Rivonia  
 2128  
 Physical address: 1 Discovery Place  
 Sandhurst  
 Sandton  
 2196

b) **Contact details of the insurer's compliance department**

Tel: 011 529 2980  
 Email: [compliance@discovery.co.za](mailto:compliance@discovery.co.za)

c) **Dispute resolution and time bar**

If we refuse responsibility, reject a claim, or void your Discovery Business Insurance Plan, or if you do not agree with the amount of a claim, you must let us know within 90 days of receiving the letter of rejection, settlement or avoidance. Send your complaint in writing to:

Complaints can be referred by telephone: 0860 751 751 or email: [insurecomplaints@discovery.co.za](mailto:insurecomplaints@discovery.co.za)

If your dispute is not satisfactorily resolved, you can send a complaint to the applicable Ombudsman. See section 5 for contact details.

d) **Type of plan involved**

Your plan is a commercial insurance plan.

e) **Extent of premium obligations you assume as planholder**

Your premium obligations are:	Insurance cover	SASRIA	Total
Premium (Inclusive of 15% VAT)	R644.54	R50.00	R694.54
Inclusive of commission of:	R163.00	R7.50	R170.50
Plus broker fees of:			R40.75
<b>Total Premium Payable:</b>			<b>R905.79</b>



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## 2. ABOUT THE INSURER

### Information is as follows:

f) **Manner of payment of premium, due date of premium, and consequence of non payment**

Premiums are paid by your selected payment collection method which is Debit order.

Premiums are paid monthly.

**Premium payments**

Premiums are due on your selected payment date. Should we not receive your premium on this date, we will afford a grace period and re-attempt to collect your premium 15 days after the original payment date. You will not have cover for the period that the outstanding premium relates to, until the outstanding premium is paid.

Should we not receive your premium with this re-debit attempt (by the last day of the grace period), Gap in cover will commence. A gap in cover period refers to an unpaid premium payment and during this cover period there will be no cover on the applicable Plan. Your Plan premium will be billed on your next payment date for the next applicable cover period.

The grace period and gap-in-cover will not apply to the first premium due after the plan has been activated and if the premium has not been paid, the Plan will be lapsed immediately

**Consequences of non-payment**

If your premium is not paid at any given period; you will not have cover for the period which you did not pay.

Registration number: 2009/011882/06

FSP license number: 43064

g) **We have a duty to keep you updated about any offers and new products that we make available from time to time. Any entity within the Discovery Group and contracted third-party service providers may communicate with you about these.**

## 3. OTHER MATTERS OF IMPORTANCE

a) You must be informed of any material changes to the content provided in paragraphs one and two.

b) If the information was given to you verbally, it must be confirmed to you in writing within 30 days.

c) If any complaint to the broker or to the insurer is not resolved to your satisfaction, you may submit a complaint to the FAIS Ombudsman.

d) If premium is paid by debit order

I. It may only be in favour of one person and may not be transferred without your approval.

II. The insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel your cover.

e) The insurer and not the intermediary must give reasons in writing for repudiating your claim.

f) Your insurer may not cancel your insurance merely by immediately informing your intermediary. 30 days' notice will be provided.

g) You are entitled to a plan document free of charge.



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## 4. WARNING

Do not sign any blank or partially completed application forms.

Complete all forms in ink

Keep all documents handed to you

Make note as to what is said to you

Ask for a letter of representation from your broker

Don't be pressurised to buy the product

Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance

Please note that this document must be read in conjunction with the Insure Plan Guide which contains the full terms and conditions of your insurance contract.

## 5. IMPORTANT DETAILS ABOUT THE OMBUDSMAN

### The Ombudsman for Short-Term Insurance

**Tel no:** 011 726 8900  
**Fax no:** 011 726 5501  
**Share call no:** 0860 726 890  
**Email address:** info@osti.co.za  
**Website address:** www.osti.co.za  
**Physical address:** 1 Sturdee Avenue  
1st Floor  
Block A  
Rosebank  
Johannesburg  
2196  
**Postal address:** PO Box 32334  
Braamfontein  
2017

### FAIS Ombudsman

**Tel no:** (012) 762 5000 / (012) 470 9080  
**Fax no:** (012) 348 3447 / (012) 470 9097  
**Email address:** info@faisombud.co.za  
**Website address:** www.faisombud.co.za  
**Physical address:** Kasteel Park Office Park  
Orange Building  
2nd Floor  
Cnr of Nossob and Jochemus  
Street  
Erasmuskloof  
Pretoria  
0081  
**Postal address:** PO Box 74571  
Lynnwood Ridge  
0040

## SASRIA COVER (RIOT INCLUDING POLITICAL RIOT COVER)

SASRIA SOC Ltd.

**Registration number:** 1979/000287/06  
**VAT Reg.:** 4140119340  
**FSP Licence No.:** 39117

Disclosure Notice in terms of Section 4.3 of the Policy Holder Protection Rules



### Insurer

**Postal Address:** P.O Box 653367  
Benmore  
2010

**Physical Address:** 36 Fricker Road  
Illovo  
Sandton  
2196

**Compliance Officer:** Mr. Mziwoxolo  
Mavuso

**Tel:** 011 214 0800

**Complaints in respect of a Representative (Non Mandated Intermediary/ UMA) to be addressed to:** Compliance Officer  
Sasria SOC Limited  
P.O Box 653367  
Benmore  
2010

### Sasria SOC Limited

**Telephonic Number:** (011) 214 0800 or  
086 172 7742

**Facsimile Number:** (011) 447 8630

**Email Address:** contactus@sasria.co.za or  
claims@sasria.co.za

**Website:** www.sasria.co.za

**Claims Notification Procedures:** In the event of a claim, all relevant documentation relating to your claim must be submitted to the Non Mandated Intermediary, the name and address of whom appears below.

### Name and Address of Sasria Non Mandated Intermediary/ UMA:

This is the underlying Insurer who issue your Sasria Coupon/ Policy on behalf of Sasria SOC Limited:

Discovery Business Insurance  
1 Discovery Place  
Sandhurst  
Sandton  
2196

### Details of Policy:

Cover is provided in respect of all classes of business as per the underlying policy, subject to those classes insurable by Sasria.

### Premium

**Frequency of Premium Payments**

**Manner of Premium Payments**

**Due date for Premium Payments:**

**Consequences of Non-payment of Premium:**

These details are reflected in the quotation, in the policy schedule and in the Statutory Notice forming part of disclosure for the underlying policy.

Cover will cease in the event of the policyholder failing to pay premium. Please refer also to the Statutory Disclosure document which provided further details as to premium and monetary obligations.

## Our privacy statement

### 1. Permission to process and disclose information and to communicate with you

#### 1.1. Definitions

- 'The company' refers to Discovery Insure Limited, Registration number: 2009/011882/06, an authorised financial services provider.
- 'The insured' refers to the owner of the plan.
- 'Your company information' refers to information about your company or, where applicable employees. It includes information about health, financial status, gender, age, contact numbers and addresses.
- 'Process information' means the automated or manual activity of collecting, recording, organising, storing, updating, distributing and removing or deleting company or, where applicable, employee information within Discovery Group.
- 'Competent person' means anyone who is legally competent to consent to any action or decision being taken for any matter concerning a child. For example, a parent or legal guardian.

1.2. Where necessary, when you engage with us, you trust us with company or employee information. We are committed to protecting your right to privacy. The purpose of this privacy statement is to set out how we collect, use, share and otherwise process your company or employee information, in line with the Protection of Personal Information Act (POPIA).

1.3. You have the right to object to the information of your company or employees being processed where applicable. It is voluntary to accept these terms and conditions. However, we require your acceptance to activate and service your plan. This means that if you do not accept, we cannot activate and service your plan.

1.4. When necessary, we will keep your company or employee information confidential. You may have given us this information yourself or we may have collected it from other sources. If you share your company or employee information with any third-parties, we will not be responsible for any loss you or your employees suffer.

1.5. You agree that we may, now and at any time for the duration of your plan, request and receive your and your 'dependants, beneficiaries and, if applicable, employees' driving and other telematics information (from here on forward, we'll refer to this as 'your driving information') from your third-party providers, such as vehicle tracking companies, for us to consider and administer the services and benefits applicable to you and your dependents, beneficiaries and employees on your plan. You furthermore authorise your third-party providers to provide us with your driving information upon our request and you agree that you will have no claim against those third party providers for providing us with your driving information if they have done so in reliance on your authorisation contained in this clause. Your driving information received from your third-party providers will form part of your personal information and will accordingly be used, processed and protected as described in this privacy statement.

1.6. You understand that when you include your company or employee information, we will process their personal information for the activation of the plan or benefit and to pursue their legitimate interest. We will furthermore process their information for the purposes set out in this privacy statement.

1.7. If you are an employer, you agree to indemnify us against any loss or damage, direct or indirect, that an employee suffers because of the unauthorised use of your employees' personal information.

1.8. In the event that you provide consent on behalf of a minor (person younger than 18 years old), you confirm that you are a competent person and authorised to provide consent on their behalf.



## Our privacy statement



- 1.9. You agree that we may process your company or employee information for the following purposes where applicable:
- To assist with the risk management and administration of your plan and for the consideration of any claims for benefits under this plan or any other plan that you are insured under, you agree to the following terms and conditions:
    - o You consent to the collection, collation, processing, storage and disclosure of information where applicable, including your company or employee information, contained in all sections of this offer or schedule for the purpose of risk management, administering this plan and for the assessment of any claims under this plan.
  - To provide relevant information to a contracted third party who requires this information for the administration of your plan and benefits you are entitled to.
  - To profile and analyse risk.
- 1.10. We may process your information by automated means (without human intervention) to make a decision about you or your application for any product or service. You may query the decision made about you or your application.
- 1.11. If a third-party asks us for any of your company or employee information, we will share it with them only if:
- You have already given your consent for the disclosure of this information to that third-party;
  - We have a legal, industry or contractual duty to give the information to that third-party, including other insurers and re-insurers. This information could be sourced either directly or through a database operated by or for insurers as a group, at any time. Such information could be detailed, abbreviated or in a coded form and includes sharing of information on industry registers, such as the South African Institute of Architects (SAIA).
- 1.12. You confirm that we may share your company or where applicable, employee information within Discovery Group for:
- Administrative purposes;
  - Fraud, malpractice, crime and money laundering prevention;
  - Group-wide services, benefits and infrastructure to help you in your personal or professional capacity where necessary.
- 1.13. Where applicable you also confirm that we may share and combine all the company or employee information for any one or more of the following purposes:
- For market, statistical and academic research;
  - To customise our benefits and services to meet your needs.
- 1.14. Where necessary, you agree that your company or employee information may be shared with third-parties such as academics and researchers, including those outside South Africa. We make sure that the academics and researchers will keep your company or employee information confidential and all data will be made anonymous to the extent possible and where appropriate. No company or employee information will be made available to a third-party unless that third-party has agreed to abide by strict confidentiality protocols that we require. If we publish the results of this research, you will not be identified by name.
- 1.15. We have a duty to take all reasonably practicable steps to make sure that your personal information is complete, accurate, not misleading and updated regularly. To enable this, we will always try to obtain personal information from you directly. Where we are unable to do so, we will make use of verifiable independent third-party data sources.
- 1.16. If we want to share your company or, where applicable employee information for any other reason, we will only do so with your permission.

## Our privacy statement



INSURANCE  
DETAILS



INSURANCE  
DETAILS



SUMMARY  
OF COVER



PROPERTY  
CLASS



ACCIDENT  
CLASS



LIABILITY  
CLASS



SECTIONS NOT  
ON COVER



TERMS &  
CONDITIONS

1.17. By accepting these terms, you authorise us to obtain and share information about your creditworthiness with any credit bureau or credit provider's industry association or industry body. This includes information about credit history, financial history, judgments, default history and sharing of information for purposes of risk analysis, tracing and any related purposes.

1.18. We have the right to communicate electronically with you about any changes on your plan, including your premium or changes and improvements to the benefits you are entitled to on the plan you have chosen.

1.19. Please let us know if you do not want to receive any direct telephone marketing from us.

1.20. When necessary you have the right to know what company or employee information we hold about you. If you want to receive a copy, please complete a form called an Access Request form (you can find this on [www.discovery.co.za](http://www.discovery.co.za)) and specify the information you would like. We will take all reasonable steps to confirm your identity before providing details of your personal information. We are entitled to charge a fee for this service and will let you know what it is at the time of your request.

1.21. When necessary, you have the right to ask us to update or delete company or employee information. In the event that we cannot delete your company or employee information, we will take all steps to make it anonymous. You agree that we may keep your company or employee information until you ask us to delete. This is unless there are legal requirements for us to keep it. We are required to collect and keep personal information in terms of the following laws:

- Short-term Insurance Act of 1998;
- Financial Advisory and Intermediary Services Act of 2002;
- Promotion of Access to Information Act of 2000; and
- Protection of Personal Information Act of 2013.

1.22. Where applicable, you agree that we may transfer your company or employee information outside of South Africa:

- If you give us an email address that is hosted outside South Africa
- To administer certain services, for example, cloud services.

We will make sure that any country, company or person that we pass your company or employee information to, where applicable, agrees to treat your information with the same level of protection as we are obliged to.

1.23. If we become involved in a proposed or actual merger, acquisition or any form of sale of any assets, we have the right to share your company or employee information with third-parties in connection with the transaction where applicable. In the case of a merger, acquisition or sale, the new entity will have access to your company or employee information when necessary. The terms of this privacy statement will continue to apply.

1.24. Each party accepts responsibility to the extent that the processing activities of personal information fall under the control of that party and agrees to indemnify the other party/ies against any loss or damage, direct or indirect, that an employee may suffer because of any unauthorized use of the employees' personal information or if a breach of the employees' personal information occur, but only if the processing of that personal information is controlled by that party.

1.25. You consent and agree that:

- We may process your information, including personal and special personal information, to conduct sanction screening against all mandatory and non-mandatory sanctions lists and to perform transaction monitoring activities;
- To us communicating such personal information to local and international Regulatory Bodies as well as to other entities in the Discovery Group if you are matched to one of these sanctions lists; and
- We may terminate this agreement with immediate effect if you are found to be on a sanctions list.

### Our privacy statement

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1.26. You may opt out of Electronic Marketing on [www.discovery.co.za](http://www.discovery.co.za) or the Discovery App. We will store your personal information for the purpose to action this request and action it as soon as reasonably possible.

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1.27. We may change this privacy statement at any time. The most updated version will be always be available on [www.discovery.co.za](http://www.discovery.co.za)

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1.28. If you believe that we have used your company or employee information, where applicable, contrary to this privacy statement, you must first attempt to resolve any concerns with us. If you are not satisfied after this process, you have the right to lodge a complaint with the Information Regulator, under POPIA. The contact details are:

The Information Regulator (South Africa)

SALU Building

316 Thabo Sehume Street

Pretoria

Tel: 012 406 4818

Fax: 086 500 3351

Email: [infoereg@justice.gov.za](mailto:infoereg@justice.gov.za)

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INSURANCE  
DETAILS



INSURANCE  
DETAILS



SUMMARY  
OF COVER



PROPERTY  
CLASS



ACCIDENT  
CLASS



LIABILITY  
CLASS



SECTIONS NOT  
ON COVER



TERMS &  
CONDITIONS