



Privacy Policy

(in terms of the Protection of Personal Information Act, 4 of 2013 – POPIA)

Publishing Date	1/1/2025
Last Review Date	1/1/2025
Policy Owner	Insure.Fin
Responsible Person	Jolanda van Zyl

1. Introduction

Insure.Fin, (“we”, “our”, “us”), is committed to protecting the confidentiality, integrity, and security of your personal information.

This Privacy Policy explains how we collect, use, store, share, and safeguard personal information in line with the **Protection of Personal Information Act, 4 of 2013 (POPIA)**.

By engaging with us, using our services, or visiting our website, you agree to the practices described in this policy.

2. What Personal Information We Collect

In the course of providing financial and insurance advisory services, we may collect:

- **Identification information:** Full name, ID number, passport details, date of birth.
 - **Contact details:** Phone numbers, email addresses, postal and physical addresses.
 - **Financial and risk information:** Bank details, income, claims history, credit status, investment information.
 - **Insurance-related information:** Policy details, beneficiary information, cover history, and risk assessments.
 - **Business information:** Company registration details, VAT numbers, and directors’ information (for corporate clients).
 - **Service interaction records:** Communications, correspondence, preferences, and transaction history.
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3. How We Collect Personal Information

We collect information:

- **Directly from you** when you complete forms, provide documentation, or communicate with us.
 - **Indirectly** from public sources, credit bureaus, intermediaries, product providers, and regulatory bodies.
 - **Through digital platforms**, such as our website, online applications, or emails.
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4. Why We Process Your Personal Information

Your personal information is processed for purposes including:

- Providing insurance, financial, and risk management services.
 - Assessing your needs and structuring suitable products and cover.
 - Facilitating applications, underwriting, claims, and policy administration.
 - Conducting due diligence, compliance checks, and fulfilling legal obligations.
 - Managing client accounts, billing, and payments.
 - Communicating with you regarding services, updates, and regulatory requirements.
 - Marketing our services and sending newsletters (only with your consent).
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5. Sharing of Personal Information

We may share your personal information with:

- Our employees and authorised representatives.
- Insurers, underwriters, investment providers, and service partners.
- Regulatory bodies, auditors, and compliance officers where legally required.
- Third parties who assist us with IT, data processing, or communication services.

All third parties are bound by strict confidentiality and POPIA compliance requirements.

6. Security Measures

We implement reasonable and appropriate technical, administrative, and organisational safeguards to protect personal information from:

- Loss or damage
 - Unauthorised access
 - Unlawful processing, alteration, or disclosure
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7. Your Rights Under POPIA

As a client, you have the right to:

- **Access** your personal information held by us.
 - **Correct or update** inaccurate, incomplete, or outdated information.
 - **Request deletion** of information no longer required for lawful purposes.
 - **Object to processing** for certain purposes (e.g., direct marketing).
 - **Withdraw consent** previously given.
 - **Lodge a complaint** with the Information Regulator of South Africa.
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8. Retention of Information

We retain your personal information only as long as necessary to fulfil the purposes outlined above or as required by law, industry regulations, or contractual obligations.

9. Cross-Border Transfers

If we need to transfer your information outside South Africa (e.g., to insurers or service providers operating internationally), we will ensure adequate protection in line with POPIA requirements.

10. Contact Information

For privacy queries, requests, or complaints, please contact our **Information Officer**:

Name: Jolanda van Zyl

Email: jolanda@insurefin.co.za

Telephone: 021 946 3415

Address: 1 Bloemhof, 114 Edward street, Bellville, 7530

Website: www.insurefin.co.za

Financial Authorised service provider: 9072

11. Policy Updates

We may update this Privacy Policy to align with regulatory changes or business practices. Updates will be published on our website and will become effective upon posting.