

Profusion Administrators

Privacy Statement

Version 1: 22/06/2021

Section 14 of the Constitution of the Republic of South Africa, 1996, provides that everyone has the right to privacy which includes a right to protection against the unlawful collection, retention, dissemination and use of personal information.

Further to this, The Protection of Personal Information (POPI) Act 4 of 2013 has been instituted for the further enhancement and protection of personal information, outlining processes requirements, collection, management and use of personal information and more.

Profusion Administrators respects the right to privacy and confidentiality of personal information of all data subjects. In light of such adequate and effective measures, processes and procedures have been developed and/or implemented to ensure compliance with the provisions of the Law and furthermore to ensure that all personal information is collected, used and processed properly, lawfully and transparently.

Profusion Administrators holds and processes personal information for the sole function of performing its business and binder functions. These functions are:

1. Claims Administration
2. Premium and debit order collection functions
3. Cell captive management and reporting

Claims Administration:

Profusion Administrators receives personal information from a third-party intermediary "Lightstone". The personal information provided is collected at the point of sale when purchasing your vehicle from Summit Auto Investments Pty Ltd. All personal information received is encrypted and encryption keys are user specific.

The personal information we receive allows us to perform the functionality of claims management, which includes the assessment, management, and processing of claims. The type of personal information needed for this functionality includes but not limited to policyholder information such as email addresses, contact and telephone numbers, physical and postal addresses, identification numbers, as well as vehicle details such as registration and vin numbers.

Such information allows for the management, assessment, and verification of claim administrative functionalities.

Premium and debit order collection functions:

Profusion Administrators perform premium and debit order collection functionalities on all monthly policies which we administrate through our binder agreement with Guardrisk Insurance Company Pty Ltd. Monthly premium and debit orders are collected through an intermediary "Fulcrum Group (Pty) Ltd) where a Service Level Agreement is in place to ensure the correct processing requirements.

Profusion Administrators provides only the relevant information through a secure and encrypted portal system.

Cell captive management and reporting:

Profusion Administrators is a registered Financial Service Provider (FSP 43671.) as well as an appointed Underwriting Management Agent (UMA) on behalf of Guardrisk Insurance Company (Pty) Ltd. Cell captive management and reporting forms part of Profusions Binder agreement.

As such Profusion provides daily, weekly and monthly reports to our Insurer Guardrisk Insurance. All reports and information shared is provided through secure and encrypted files and automated processes.

Other collection methods of personal information:

Profusion Administrators may also receive personal information from you the data subject directly from time to time. Such instances include the amending or updating of personal information, bank account details and vehicle details.

Personal information such as email addresses and contact numbers can be updated telephonically. Calls are recorded and stored on-site where access control is limited to authorised personal and is also password protect.

Changes, amendments, and updates to more highly sensitive information such as banking details will always be done in writing via email. All personal information received via email is securely managed and stored in terms of the provisions set out by The Protection of Information Act No 4 of 2013 and other governing legislation.

Concluding remarks:

All information received is securely stored and managed with the necessary and adequate technologies and safety measures.

Profusion Administrators have implemented and maintained effective processes, procedures and accountability methods to ensure that all personal information is managed and processed lawfully, securely and transparently.

Profusion Administrators retains all personal information of the period necessary to achieve its business functionalities and in line with legislative requirements.

Profusion Administrators will only share personal information with persons, and intermediaries where you have provided consent.

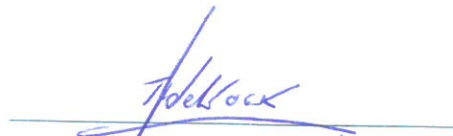
Profusion Administrators have taken appropriate security measures to prevent the loss of personal information, unauthorised access, disclosure, modification, or unauthorised destruction of data.

You the policyholder hold the right to request and/or review all personal information held by ourselves at any time. Furthermore, you have the right to amend and/or update your personal information at anytime.

For further information you may contact our offices directly via email or telephonically. In addition you may review our "Privacy Policy".



Mr S Woodhead (Partner)



Mrs TJ De Kock (Partner)