

RENAULT CLIO SCHEME



PROPOSAL FORM TO BE FULLY COMPLETED AND SIGNED BY THE REGISTERED OWNER

UNDERWRITTEN BY GUARDRISK INSURANCE COMPANY LIMITED

COMPLETING THE PROPOSAL FORM

1. This application must be completed **in full** including **all required attachments**
2. Please insert "YES" or "NO" where applicable - ticks or crosses will lead to ambiguity
3. Cover will only apply from the date proposal has been approved
4. If you have any questions or require information, please contact Smartsure Twenty20 on (011) 840 6000 and we will gladly assist

THE REGISTERED OWNER

Title:	Signature:	Surname:
ID/Passport No:	Date of Birth:	
First Names:		
Physical Address:		
Town/ City:	Province:	
Postal Address:	Code:	
Town/ City:	Province:	
Mobile Number	Tel. Number	
Email Address:		
Occupation*		

MOTOR VEHICLES

IMPORTANT: PLEASE ENSURE THAT COPIES OF THE FOLLOWING DOCUMENTS ARE ATTACHED:



- ID Document of Registered Owner
- Driver's License of Regular Driver
- Temporary Permit OR Manufacturer's Permit
- OTP (Signed Offer to Purchase)

This section provides cover for vehicles in which you have an insurable interest. Vehicles used for the carriage/ transport of goods for business/ trade purposes are NOT eligible for insurance under this policy.

TYPE OF COVER: Comprehensive (COMP) Loss of theft/ hi-jacking of or damage to the vehicle plus Third Party liability limited to R2500 000.

CLASS OF USE Private/ Social use (PVT) Private, Social and Pleasure purposes, including to and from work

THE VEHICLE

Registration No.:	Renault Model:
Year:	M&M Code:
Use: Private Use (as above)	Cover: Comprehensive
Vin No.:	Engine No.:
Optional extras <input type="checkbox"/> Yes <input type="checkbox"/> No	Value: R
Colour:	Tracking Device: <input type="checkbox"/> Yes <input type="checkbox"/> No
Total Sum Insured: R	

FINANCE HOUSE DETAILS

Effective Date of Cover*	Renault Dealership:
Finance House:	Contact Number:



**POLICY EXCESS STRUCTURE AND LICENSE RESTRICTION
PLEASE READ CAREFULLY BEFORE SIGNING:**

- Comprehensive Insurance cover for private use only for the first 12 months of ownership.
- This cover will terminate if the vehicle is repossessed and / or sold to another person within the first 12 months, as well as if the original vehicle covered is written off.
- Cover is dependent on a valid Driver's license.

LICENSE RESTRICTION FOR THE RENAULT CLIO- CODE B, EB AND C1 ONLY

STANDARD EXCESS STRUCTURE:

Basic Excess:	R 7 500.00
Total Loss (Which includes Theft/ Hi-jacking) or Write-off:	10% of claim Minimum R 15 000.00
Windscreen:	30% of claim Minimum R 1 000.00
Additional Cumulative Excesses: These excesses are in addition to the Basic Excess and Total Loss Excess	
If claim occurs within 90 days of cover inception	R 7 500.00
Second claim within 12 months	R 5 000.00
Single Vehicle	5% of claim Minimum R 5 000.00
Driver has held valid license for less than 2 years	R 3 000.00
Drivers under the age of 25	R 3 000.00
Accident occurred between 10pm and 5am	R 3 000.00
Damage to Third Party vehicles	R 5 000.00

OPTIONAL COVER: BASIC EXCESS WAIVER & EXCESS REDUCER

TO HELP YOU TO REDUCE THE PERSONAL COST OF ANY CLAIM YOU MAY INCUR:



- Option 1:** (Default cover) Standard Basic Excess Reducer to the value of R7 500 for a monthly premium of **R195.00**
- Option 2:** Full Basic Excess Waiver Covers Basic, Write-off &/or Theft/Hi-jacking excess for a premium of **R350.00**
- Option 3:** I **DO NOT WANT** any of the above options to cover my excess

NB Option 1 is a default option to cover you for Standard basic Excess for R195.00 per month, which you are liable for. Should you wish to upgrade to Option 2 please mark Option 2.

If you do NOT want Option 1 or 2, please advise us by marking Option 3.

NB The below Debit Authority and Brokers appointment MUST be completed for Options 1 or 2. Please refer to Record of Advice and Claims examples for details on cover.

NB These products do NOT cover CREDIT SHORTFALL and this needs to be obtained through the dealership.

DEBIT ORDER AUTHORITY

Payer's Account Name		Bank			
Account Type:	Debit Date	<input type="checkbox"/> 1st	<input type="checkbox"/> 5th	<input type="checkbox"/> 7th	<input type="checkbox"/> 15th
Account Number:	Branch Code				

I authorise Smartsure Twenty20 to deduct the premium for this policy from my account (or any other institution to which I may transfer my account) for the payment of the monthly premiums and adjustment premiums in respect of the insurance herein proposed as if I have personally authorised each deduction.

SIGNATURE: _____

DATE: _____

BROKERS APPOINTMENT

I/We _____ the client residing at the following address,

Hereby appoint Smartsure Twenty20 (Pty) Ltd, FSP License number 45422, and/or their appointed agents, as our Short-Term Insurance Broker with Effect from dd/mm/20yy and hereby consent to the use of my/our personal Information by Smartsure Twenty20 (Pty) Ltd and their duly authorised representatives (s) as well as their contracted product suppliers and their duly authorised administrators.



RECORD OF ADVICE

X'S SURE PRODUCT IS UNDERWRITTEN BY GUARDRISK INSURANCE LIMITED. AN AUTHORISED FINANCIAL SERVICES PROVIDER. FSP NO.75.

ADMINISTERED BY X'S SURE (PTY) LTD. AN AUTHORISED FINANCIAL SERVICE PROVIDER. FSP NO. 21101.

OPTION 1: STANDARD BASIC EXCESS REDUCER

Basic-Excess

This policy will reduce or waive the client's Basic and or Theft/Hi-Jacking Excess up to a maximum amount of R7,500 any one claim. The underlying policy must pay towards the claim before X'S Sure will pay the excess waiver/reducer. The policy is subject to the general conditions, exclusions and definitions from the underlying policy (being the Insured's latest insurance policy covering his/her vehicle comprehensively), unless specifically stated otherwise. Should the underlying Insurer repudiate the Insured's claim for any reason whatsoever, no cover will be in force under this policy.

This option ONLY covers the basic Excess.

XS Sure does not Cover:

- Any Penalty, Additional or Voluntary excesses.
- Theft of Motor radio's or Motor Vehicle Keys.
- Theft or Malicious Damage of Vehicle Spare Wheel.
- Motor Glass or Windscreens

OPTION 2: FULL BASIC EXCESS WAIVER

Basic Excess

The Basic excess the client must pay each and every claim he or she has. This excess amount is limited to R7,500 any one claim.

Write-off, Theft/Hi-jacking excess Waiver:

Write off, Theft and Hi-Jacking excess are limited to 10% of vehicle value with a maximum amount of R30,000. (Inclusive of the basic excess, should this basic excess amount be payable by the client).

- the Excess payable by you in terms of the Underlying Policy;
- the amount paid by the Underlying Insurer, whether

by way of an agreed or Ex Gratia settlement shall be deemed never to be less than the Market Value as defined under this policy;

- amounts deducted by the Underlying Insurer which is not covered in terms of the Underlying Policy; items such as but not limited to Premium refunds, towing, salvage and release fees which may create a short payment from your Underlying Insurer and is not covered in terms of the benefits of this policy.
- any amount refundable to you in terms of the Credit Agreement as at the Date of Loss by way of but not limited to inter alia insurance premiums, including short-term, credit life or motor warranty premiums; and
- any further or additional amounts added to the principal debt in terms of the Credit Agreement after its date of commencement, and any finance charges and interest thereon; or We will pay the Maximum Indemnity, whichever is the greater.

Waiting Period



All new business policies have a 31 day waiting period.

Please note:

In the event that the stolen or hijacked vehicle is recovered undamaged, and the Insurer has already reimbursed the client his/her excess payment, and where the underlying Insurer refunds the excess amount, such refund(s) will be reimbursed back to Guardrisk. The Insured will waive his/her rights to the Insurer for such monies recovered under this policy. The same will apply to any recoveries made from third parties in respect of the accident and/or theft/hijacking excess.

NB* No voluntary-, additional-, penalty-, third party-, radio-or loss of keys excesses are covered by these policies.

Queries & Amendment contact details

Email: renaultgen@smartsure2020.co.za

Claims Registering and follow up contact details

Email: newclaims@smartsure2020.co.za

Complaints

Email: complaints@smartsure2020.co.za

Tel: 011 840 6000

Smartsure Twenty20 Administrators is an authorized service provider FSP 45422
For more information go to: www.smartsure2020.co.za
Underwritten by GuardRisk Insurance Company Limited FSP 75
For more information go to: www.guardrisk.co.za

CLAIMS HELPFUL HINTS

NB: The claim process cannot be completed until ALL information has been received
All claims have to be submitted within the required time limits specified in the underlying policy

Operational hours from 8:00 – 16:30



If the technician is not available, you will have the option to:

- Hold for the technician
- Speak to another technician
- Leave a message

Messages are escalated within the team if it is not attended to within a certain period. All calls are recorded for quality assurance

Claims Notification Process

Towing assistance following a motor accident

0861 746 263



- Towing assistance should the vehicle not be drivable following an accident
- The contact center is available 24/7. 365 days a year
- The vehicle will be towed to a Guardrisk approved salvage yard
- If the vehicle is not confirmed a write-off after the assessment, it will be moved to an approved Guardrisk panel beater
- Vehicle stickers available on request

NB: Towing Assistance only applies if the vehicle is not drivable following an accident and does not include Roadside Assistance

Motor Glass claims



We would require the following:

- Completed claim form
- Photo of the damaged glass
- Photo of the disk
- Photo of the number plate

Own damage motor claims turn-around times will apply.

Motor Own Damage

NB: No quotations are required. An assessor will be appointed on ALL motor claims



- Fully completed Smartsure Twenty20 claim form (declaration must be signed by the insured and the driver)
- Fleet listing (if applicable)
- Driver's license (copy must be enlarged and legible)
- Professional driving permit (if applicable)
- International driving permit (if applicable)
- Photographs of accident/ incident (if applicable)
- Details of Third Party (if applicable)
- Details of Witnesses (if applicable)
- Physical address of where the vehicle can be assessed
- Insured contact details to arrange assessment
- Name

Additional requirements once confirmed a total loss

We will appoint a courier to collect the documentation from the insured. The responsibility for all outstanding license fees prior to the date of loss remains with the insured that will be required to furnish proof of settlement as it may affect the outcome of the claim. Any outstanding e-toll fees prior to date of loss remain the insured's responsibility. If the vehicle has not been towed to a Guardrisk Service provider after the accident, high storage costs may affect the outcome of the claim.



- Original registration documentation/ copy if vehicle is financed
- Keys and spare keys
- Personalized number plates
- The insured is required to uplift the personalized number plate from the vehicle with the licensing authorities within five (5) working days to avoid loss and to allow the salvage process to take place.
- High purchase settlement letter (if financed)
- Proof of insurance interest (if the vehicle is not owned by the insured)
- Signed notice of change of ownership
- Certified copy of the owner/ proxy ID (not older than 3 months)
- Proof of any additions made to the vehicle
- Proof of mileage/service records
- Copy of purchase invoice



Additional Requirements for stolen/ hi-jacked vehicle

We will appoint a courier to collect the documentation from the insured. The responsibility for all outstanding license fees prior to the date of loss remains with the insured that will be required to furnish proof of settlement as it may affect the outcome of the claim. Any outstanding e-toll fees prior to date of loss remain the insured's responsibility



- SAPS Case number in order for claim to be validated
- Original de-registration document with status marked STOLEN
- Keys and spare keys
- Hire Purchase settlement letter (if financed)
- Proof of insurance interest (if the vehicle is not owned by the insured)
- Proof of any additions made to the vehicle
- Certified copy of owners/proxy ID (not older than 3 months)
- Signed notice of change of ownership
- Proof of mileage/ service Records

Third Party claims

In order for a third-party claim to be attended to, we require the following:



- Vehicle registration certificate (to prove ownership)
- Certified ID copy of registered owner and driver
- Certified copy driver's license (if foreign)
- Utility bill where it is a property claim
- Sketch and description of how the accident happened (to be done by driver in accident)
- Photographs of the damage vehicle/property and accident scene
- Insurance no claims letter if not claiming directly from own insurer
- Affidavit of non-insurance done by the registered owner of the vehicle

Litigation requirements



Summons, warrant and execution

- All summonses and warrant of execution documents should be sent to Guardrisk asap.
- The section II excess must be paid, and proof of payment sent to Guardrisk (where applicable)
- All relevant documentation with the third-party attorneys to be done by Guardrisk

Recoveries



We require the following details from the Third Party driver and owner

- Name and surname
- ID Number and date of Birth
- Physical Address and postal address
- Contact telephone numbers
- Vehicle: make, model and registration number
- Was the driver working for the owner?
- SAP details (copy of report)

STANDARD EXCESS STRUCTURE:

Basic Excess:	R 7 500.00
Total Loss (Which includes Theft/ Hi-jacking) or Write-off	10% of claim Minimum R 15 000.00
Windscreen:	30% of claim Minimum R 1 000.00
Additional Cumulative Excesses: These Excesses are in Addition to the Basic Excess and Total Loss Excess	
If claim occurs within 90 days of cover inception	R 7 500.00
Second claim within 12 months	R 5 000.00
Single Vehicle	5% of claim Minimum R 5 000.00
Driver has held valid license for less than 2 years	R 3 000.00
Drivers under the age of 25	R 3 000.00
Accident occurred between 10pm and 5am	R 3 000.00
Damage to Third Party vehicles	R 5 000.00



EXCESS CALCULATION EXAMPLES

NB: No voluntary-, additional-, penalty-, third party-, radio- or loss of keys excesses are covered by the Xs'Sure policies.

Waiting Period: All new business policies have a 31day waiting period.

EXAMPLE 1:

You have an accident with your car, Basic Excess R7 500.00. This incident happened on your way home from the garage at 10h15 pm.

- Additional Excess - Accident occurred between 10pm and 5am - R3 000.00. The claim Occurs within 90 days of inception of your cover (you bought your vehicle 1st August 2019 and had your accident on 10th August 2019)
- Additional Excess - Claim occurs within 90 days of cover inception. There is no other vehicle involved in the accident,
- Additional Excess - Single Vehicle - R5% of the claim Minimum R5 000.00.
- You only got your license a year ago and you are under 25 years of age, Additional Excess - Drivers under the age of 25 - R3 000.00.

The Total damages amount to R80 000.00.

Calculation as follows:

<i>Total Damages</i>	R80 000.00
<i>Basic Excess</i>	R 7 500.00
<i>Accident occurred between 10pm and 5am</i>	R 3 000.00
<i>Claim occurred within 90 days of cover inception</i>	R 7 500.00
<i>Single vehicle (5% of claim minimum R5 000)</i>	R 5 000.00 <i>(5% of damage amount is R1 500.00 therefore of R5 000.00 applies)</i>
<i>Driver under the age of 25</i>	R 3 000.00
<i>Total Excess applicable</i>	R26 000.00
<i>Damages of R80 000 less Excess applicable =</i>	R54 000.00 (Payable by Insurer)

Excess waiver Calculation:

	waives basic excess of R7 500.00 therefore
<i>Option 1: Standard Basic Excess Reducer</i>	Total excess less basic = R18 500
	Damages of R80 000 less excess = R61 500 (Payable by Insurer)
	waives basic excess of R7 500.00
<i>Option 2: Full Basic Excess Waiver</i>	Total excess less basic = R18 500
	Damages of R80 000 less excess = R61 500 (Payable by Insurer)

EXAMPLE 2:

You go to the mall and your vehicle gets stolen/ Hi-jacked and/or your vehicle is in an accident and considered a write-off (Total loss), Basic Excess - Total Loss - 10% of the claim minimum R15 000.00.

This also happens to be your second claim in 12 months from inception of your policy, Additional Excess - Second claim in 12 months - R5 000.00.

Calculation as follows:

<i>Current Retail at the time of the loss</i>	R222 000.00
<i>Total Loss - Which includes Theft/ Hi-Jacking or Write off (10% of claim Minimum R15 000.00)</i>	R 22 200.00 (10% of current retail value R222 000)
<i>Second claim in 12 months</i>	R 5 000.00
<i>Total Excess Payable</i>	R 27 200.00
<i>Retail of R222 000 less Excess applicable =</i>	R194 800.00 (Payable by Insurer)

Excess waiver Calculation:

	waives basic excess up to R7 500.00 therefore
<i>Option 1: Standard Basic Excess Reducer</i>	Total excess of R27 200 less basic R7 500 = R 19 700
	Retail less excess = R202 300 (Payable by Insurer)
	Pays up to R30 000
	Total Excess applicable = R 22 200.00 (Payable by Xs'Sure)
<i>Option 2: Full Basic Excess Waiver</i>	Second Claim in 12 months = R 5 000.00 (Payable by client)
	Retail less excess = R194 800.00 (Payable by Insurer)

EXAMPLE 3:

Driving on the highway a stone is kicked up and cracks your windscreen.

Replacement cost R4 500, Basic Excess - Windscreen - 30% of claim minimum R1 000.00.

Calculation as follows:

<i>Windscreen replacement value</i>	R4 500.00
<i>Total Cost of claim</i>	R4 500.00
<i>Windscreen excess (30% minimum R1 000.00)</i>	R1 350.00 (30% of replacement value R4 500)
<i>Total Excess Payable</i>	R1 350.00
<i>Windscreen less excess applicable =</i>	R3 150.00 (Payable by Insurer)

Excess waiver Calculation:

NB Option 1 And 2: These options do NOT apply nor cover the Windscreen excess

Calculation as follows:

<i>Repair costs</i>	R20 000.00
<i>Basic Excess</i>	R 7 500.00
<i>Damage to Third Party</i>	R 5 000.00
<i>Total Excess Payable</i>	R12 500.00
<i>Repair cost less Excess =</i>	R 7 500.00 (Payable by Insurer)

Excess waiver Calculation:

	Waives basic excess of R7 500.00 therefore
<i>Option 1: Standard Basic Excess Reducer</i>	Total excess of R12 500 less basic R7 500 = R5 000
	Damages of R20 000 less excess = R15 000 (Payable by Insurer)
	Waives basic excess of R7 500.00 therefore
<i>Option 2: Full Basic Excess Waiver</i>	Total excess of R12 500 less basic R7 500 = R5 000
	Damages of R20 000 less excess = R15 000 (Payable by Insurer)

EXAMPLE 4:

You have an accident and there is damage to both your vehicle, Basic Excess - R7 500.00, and a third parties' vehicle, Additional Excess - Damage to Third Party vehicle - R5 000.00.

Total Cost to repair is R20 000.00.

SMARTSURE TWENTY20 CLAIMS - WHAT TO EXPECT:

WORKING DAYS

- 1 • Claim registration
• Motor Assessor appointment
- 3 • Motor assessment and report
• Action a document received
- 5 • Loss adjusting/claim verification interim report
- 10 • Loss adjusting/claim verification final report

POLICY HELPFUL HINTS

- As the policy holder you are entitled to arrange your own insurance – please inform us and supply us with a full policy details of this insurance arrange by yourself
- This is a summary of your wording, please read the policy schedule and policy wording together to have a clear understanding of the content thereof.
- The onus is on you, the policy holder to ensure that you comply with the terms and conditions as stipulated in the policy wording.
- As the policy holder you cannot institute any fraudulent claims against your policy which include the following:
 - Providing false information in support of your claims or about your risk profile
 - Making a claim that you know is false, fraudulent or exaggerated
 - Obstructing the outcome of a legal matter
- The vehicle can be driven by:
 - You, the policy holder
 - Other persons – only with your consent, provided such person(s) is in possession of a valid driver's license
- In the event of a loss or damage to the insured vehicle you the policy holder will be the only person who can lodge a claim
- The policy provides comprehensive cover meaning:
 - Loss or damage to your vehicle following from an insured event described in the policy wording such as an accident and or theft/hi-jacking of the vehicle
 - The policy covers also extend to cover third party damages
- What is not covered:
 - Depreciation, wear and tear, gradually operating causes, mechanical and electrical breakdown, failure or breakage
 - Damage to tyres by breaking, punctures, cuts or bursts
 - Theft of non-factory fitted vehicle spares or accessories
- Loss or damage to unroadworthy vehicles or if your vehicle is not maintained
- Loss or damage if your vehicle was defectively designed
- Loss or damage for scratching, biting, chewing, tearing or soiling
- Driving under the influence of any alcohol or drugs and where the alcohol exceeds the legal limit
- Unauthorised use of your vehicle
- Business use is not covered
- Complaint management process: Send your complaint in writing with all relevant and supporting documentation to: complaints@smartsure.co.za
- We will acknowledge your complaint within 24 working hours of receipt thereof and will provide you with the names and contact details of the staff responsible for handling your complaint. We will log the date and contents
- We will promptly investigate your complaint to ascertain whether it can be resolved immediately. If it can, we shall take the necessary action and will advise you accordingly. If your complaint cannot be resolved immediately, we will send you a written summary of the steps to be taken to resolve it and the expected date of resolution
- Once the resolution process has been finalised, we will communicate the outcome of the complaint to you in writing within 10 working days of your complaint, informing you of the reasons for our decision and the facts informing the decision. Should you not be satisfied with the outcome/resolution of your complaint, the matter can then be referred to our Insurer directly or on your behalf. The insurer details have been noted in the policy terms & and will be provided at the complaint handling stage as well.
- Kindly refer to the policy wording for all other terms and conditions. Note that the policy wording will be submitted to you within 30days after insurance on your vehicle has been activated.
- The above summary is produced on behalf of Smartsure Twenty20 (Pty) Ltd and the Renault Clio policy underwritten by Guardrisk Insurance company limited.



ACKNOWLEDGEMENT DECLARATION:

- You hereby confirm that I have read the Claims and Policy Helpful Hits and have a clear understanding of how the policy will respond
- You declare that the information contained in this proposal form, and any other information supplied by yourself or on your behalf, is true, correct and accurate in every respect and that no fact, circumstance or hazard that could affect the acceptance of your application has been withheld. You confirm that this proposal form shall form the basis of the contract of insurance between the insurer and yourself.
- You acknowledge that the sharing of insurance information for underwriting and claims purposes (including credit information) between insurers is in the public interest as it enables insurers to underwrite policies and assess risks fairly and to reduce the incidence of fraudulent claims with a view to limiting premiums.
- On your own behalf and on the behalf of any person you represent herein, you hereby waive your right to privacy regarding underwriting or claims information (including credit information) that you provide or that is provided by another person on your behalf in respect of any insurance policy or claim made or lodged by you.
- You acknowledge that the insurance information provided by yourself may be stored in the shared database and used as set out above as well as for any decision pertaining to the continuance of your policy or the meeting of any claims you may submit.
- You consent to such information being disclosed to any other insurance company, or its agent and that the information may be verified against legally recognized sources or databases.
- You accept the insurer's standard policy and understand that the insurance will not commence until this proposal has been accepted by the insurer/ administrator.
- With regards to the Renault vehicle scheme policy summary provided to you at the time of your enquiry in purchasing the new vehicle, you hereby confirm that you fully understand the terms and conditions of the policy summary as well as having a clear understanding on how the excess structure will work in the event of a claim.

Client Name_____
Signature_____
Date**Queries & Amendment contact details**Email: renaultgen@smartsure2020.co.za**Claims Registering and follow up contact details**Email: newclaims@smartsure2020.co.za**Complaints**Email: complaints@smartsure2020.co.za

Tel: 011 840 6000

Smartsure Twenty20 Administrators is an authorized service provider FSP 45422
 For more information go to: www.smartsure2020.co.za
 Underwritten by GuardRisk Insurance Company Limited FSP 75
 For more information go to: www.guardrisk.co.za



POPI

CONSENT TO USE PERSONAL INFORMATION

1. While your Personal Information remains confidential, you consent to the collection, collation, storage, disclosure and other processing of such Personal Information in accordance with POPI and waive all rights to privacy and confidentiality for the purposes stated or required in the selected product, service or appointment and for all related normal business purposes.
2. You agree that Smartsure Twenty20 (Pty) may share your Personal Information with any approved or authorised third parties, product or service providers who need such Personal Information to render a service or product to you, provided that they also agree to keep your Personal Information confidential.
3. You agree that the scope of this consent may be interpreted widely and can apply to any and all Signature and subsequent business relationships with Smartsure Twenty20 (Pty) Ltd, including any current or future products and services.
4. You authorise Smartsure Twenty20 (Pty) Ltd to ask for and to receive, use and keep any information, updates, quotations and reports in respect of your Personal Information from any financial services provider or other product or services provider, including from the Financial Services Exchange (Pty) Ltd (Astute) and any similar data providers.
5. You consent to and authorise any financial services provider, product provider, service provider, Astute or other data provider with access to Personal Information to release such Personal Information to Smartsure Twenty20 (Pty) Ltd, for and on your behalf.
6. Smartsure Twenty20 (Pty) Ltd may collect Personal Information from you or from any unrestricted public record or any other record you have made public. Smartsure Twenty20 (Pty) Ltd may use other sources to obtain or confirm your Personal Information which you have agreed may be used, or which will not prejudice your legitimate interests, or which will help maintain Smartsure Twenty20 (Pty) Ltd's legitimate business interests (or of any third party that Smartsure Twenty20 (Pty) Ltd has provided the information to) in that particular instance, or as required by law. Smartsure Twenty20 (Pty) Ltd may also use any other source or operate without your Signature or further consent if it would be impossible or impractical to do otherwise in the circumstances.
7. Smartsure Twenty20 (Pty) Ltd may indefinitely store and use your Personal Information for business, historical, statistical or research purposes and may keep it for as long as required for any Signature or related business or commercial purpose; or otherwise for Smartsure Twenty20 (Pty) Ltd's own continuing business use, unless and until you specifically direct otherwise in writing. Once Smartsure Twenty20 (Pty) Ltd is no longer required or authorised to keep your Personal Information, you agree that the Personal Information does not have to be destroyed, deleted or de-identified but may be maintained in its current form indefinitely.
8. In the event that your Personal Information is accessed or acquired by any unauthorised party, Smartsure Twenty20 (Pty) Ltd will: advise you and identify the unauthorised person if known; communicate any potential consequences; advise you on how to take suitable measures to protect yourself and to mitigate any harm; describe what it intends as remedial and mitigating actions.
9. You may approach Smartsure Twenty20 (Pty) Ltd at any time to: ask for access to and for the rectification of any Personal Information; object to or to complain about any processing of your Personal Information, including for direct marketing; waive your rights if the original purpose for the Personal Information changes; take legal action for the enforcement of your rights or to claim for damages where your rights may have been breached.
10. You may withdraw or vary this consent at any time by written notice to Smartsure Twenty20 (Pty) Ltd.

 Name

 Signature

 Date