Privacy Policy

4. Compliance · https://mjdbrokers.com/knowledge-base/privacy-policy/

The Protection of Personal Information (POPI) Act applicable to South African Companies and other related International Laws requires us to inform you how we use and disclose personal information we obtain from you.

We are committed to protecting your privacy and will ensure that your personal information is used appropriately, transparently and according to applicable law.

1. MJD Risk Insurance Brokers – who we are:

ABOUT US

2. What information we collect:

We collect and process your personal information mainly to provide you with access to the services and products of the providers with whom we have contractual agreements in place and to help us improve our services to you. The type of information we collect will depend on the need for which it is collected and will be processed for that specific purpose only. Where possible, we will inform you what information you are required to provide to us and what information is optional. With your consent, we may also supplement the information that you provide to us with information we receive from other providers in order to offer you a more consistent and personalized experience in your interactions with us. When you elect to take up offerings from our contracted providers they may also require additional information from you and they will be subject to the same privacy regulations as we are subject to.

3. How we use your information:

We will use your personal information only for the purposes for which it was collected and agreed to
with you. This may include:

- Providing products or services to you and to carry out the transaction you requested:
- For underwriting purposes;
- Assessing and processing claims;
- Conducting credit reference searches or verification;
- Confirming and verifying your identity;

- For credit assessment and credit management;
- For purposes of claims history;
- For the detection and prevention of fraud, crime, money laundering or other malpractice;
- Conducting market or customer satisfaction research;
- For audit and record keeping purposes;
- In connection with legal proceedings.
- Providing our services to you, to carry out the services you requested and to maintain and constantly improve our relationship with you;
- Providing you with communications in respect of MJD Risk Insurance Brokers and regulatory matters that may affect you;
- In connection with and to comply with legal and regulatory requirements or when it is otherwise allowed by law.

4. Disclosure of your information:

We may disclose your personal information to our providers whose services or products you elect to use. We have agreements in place to ensure that they comply with our privacy terms and conditions. We may also share your personal information with, and obtain information about you from third parties for the purposes listed in 3 above. We may also disclose your information where we have a duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect our rights.

5. Safeguarding your information:

The POPI Act requires us to adequately protect the personal information we hold and to avoid unauthorised access and use of your personal information. We will continuously review our security
controls and processes to ensure that your personal information is secure. If we need to transfer your personal information to another country for processing or storage we will
ensure that any party to whom we pass on your personal information will treat your information with the same level of protection as required from us. Please see the POPI Act. Policy Statement of an external service provider we use for storing your data.

6. Your rights to access and correction of your personal information:

You have the right to access the personal information we hold about you. You also have the right to ask us to update, correct or delete your personal information. We will take all reasonable steps to confirm your identity before providing details of your personal information or making changes to your personal information. You can contact us at the numbers or addresses listed below and

request the information you would like:

Information officer: Melvin Hoods

Telephone number: 0861 134 135

Fax number: 086 503 5110

Postal address: P O Box 75885, Lynnwood Ridge, 0040

Physical address: 38 Marelu Street, Six Fountains, Pretoria, 0081

Email address: info@mjdbrokers.com

Website: mjdbrokers.com

7. Changes to this Notice

Please note that we may amend this Notice from time to time. Please check our website periodically to inform yourself of any changes. In case we do not have a website we will inform you of material changes to this Notice.