



Privacy Policy

B3 Insurance Brokers (Pty) Ltd

Effective Date: 07 March 2025



1. Introduction

B3 Insurance Brokers ("we," "our," or "us") is committed to protecting the privacy and confidentiality of personal information. This Privacy Policy explains how we collect, use, disclose, and safeguard your information in accordance with the Protection of Personal Information Act, 4 of 2013 (POPIA), and other applicable laws.

2. Information We Collect

We may collect the following types of personal information:

- **Personal Identifiers:** Name, identity number, date of birth, contact details, and address.
- **Financial Information:** Bank details, payment history, and transaction records.
- **Insurance Information:** Policy details, claims history, and risk profile.
- **Communication Records:** Emails, call recordings, and correspondence with our representatives.

3. How We Collect Information

We collect personal information through the following means:

- Directly from you via application forms, emails, phone calls, and our website.
- From third parties, such as insurers, financial institutions, or regulatory bodies.
- From publicly available sources, where legally permitted.

4. Purpose of Processing Personal Information

We use your personal information to:

- Provide insurance brokerage services, including policy administration and claims processing.
- Comply with legal and regulatory obligations.
- Conduct risk assessments and fraud prevention.
- Improve our products and services.



- Communicate important updates or changes regarding your policy.

5. Sharing and Disclosure of Information

We do not sell personal information. However, we may share your information with:

- **Insurers and Underwriters:** To facilitate insurance policies and claims.
- **Regulatory Authorities:** Where required by law or regulatory obligations.
- **Service Providers:** For IT, data storage, legal, or financial services.
- **Affiliated Companies:** Within the B3 Group, subject to applicable privacy protections.

6. Data Security

We implement appropriate security measures to protect your personal information against unauthorized access, loss, or misuse. These include encryption, access controls, and secure data storage.

7. Data Retention

We retain personal information for as long as necessary to fulfill the purposes outlined in this policy or as required by law.

8. Your Rights

Under POPIA, you have the right to:

- Access your personal information.
- Request correction or deletion of inaccurate data.
- Object to the processing of your personal information in certain circumstances.
- Lodge a complaint with the Information Regulator if your rights are violated.



9. Cookies and Website Tracking

Our website may use cookies and similar tracking technologies to improve user experience. You can manage cookie preferences through your browser settings.

10. Updates to This Policy

We may update this Privacy Policy from time to time. Any changes will be communicated via our website or other official channels.

11. Contact Information

For any queries or requests regarding this Privacy Policy, please contact: **B3 Insurance Brokers**

No.1 Main Reef Road

Benoni, 1500

clientservices@b3insurance.co.za

(011) 747 5400

By using our services, you consent to the collection, use, and processing of your personal information as outlined in this Privacy Policy.