

**DISCLOSURE NOTICE TO SHORT TERM INSURANCE POLICY
HOLDERS**

IMPORTANT INFORMATION FOR ALL OUR CLIENTS

PLEASE READ CAREFULLY

DISCLOSURE AND OTHER LEGAL REQUIREMENTS

Oracle Insure Limited Eswatini is a registered Company Reg No. R7/307- Licensed Insurer and Authorized Financial Services Provider (FSP) and underwrites your policy. We are required by legislation and in terms of our code of ethics to provide you with all the information on parties that provide you with your insurance product. These facts are set out for you below, as required by the Money Laundering and Financing of Terrorism (Prevention Act of 2011) and Financial Services Regulatory Act, 2010. This enables you to make informed decisions regarding the insurance product you have purchased or are considering purchasing. An authorized representative will provide you with the financial advice you have received. All representatives must be authorized to provide you with advice, and you are entitled to request proof of this authorization.

**DISCLOSURE
NOTICE**

INFORMATION

1. About the Insurer

1.1 Name address, contact details of product supplier

Insurer Name: Oracle Insure Eswatini Limited
Physical Address: Lot 219, Somhlolo Road, Mbabane, Eswatini

Postal Address: P.O. Box 142, Eveni, Eswatini
Telephone No.: +268 2411 7500

1.2 Details of the People le department

Oracle Insure Eswatini
Telephone No.: +268 2411 7500
E-Mail address: fatimam@oraclesz.com

1.3 Details of the complaint's resolution procedure of the insurer

1. Write to the **People le Manager** at the details above
2. The following information will be required:
 - **Your policy details**
 - **Your complaint**
 - **Steps taken to date**
3. Your complaint will be handed to the relevant department manager for resolution.
4. Internal controls will be in place to ensure that your complaint is resolved. A follow-up call will be made to you to confirm your satisfaction
5. Procedures for instituting a claim are detailed in the policy schedule In the event of a possible claim, you must inform Oracle as soon as possible. The following information will be required:
 - **Your policy details**
 - **Your complaint**
 - **Steps taken to date**
6. Your complaint will be handed to the relevant department manager for resolution

7. Internal controls will be in place to ensure that your complaint is resolved
8. A follow-up call will be made to you to confirm your satisfaction
9. If you claim or your complaint is not satisfactorily resolved, you may contact the Ombudsman of Financial Services on the details stated below

2. Other Matters of Importance

- 1.4 You must be informed of any material changes to the information referred to in paragraphs 1 and 2.
- 2.2 If any complaint to the broker or insurer is not resolved to your satisfaction, you may submit your complaint to the FSRA Ombud.
- 2.3 The broker/insurer must give you 30 days' notice in writing of its intention to cancel your debit order.
- 2.4 The Product Supplier (insurer) and not the broker must give reasons in writing for the rejection of any claim submitted by you.
- 2.5 The Product Supplier (insurer) must give you written notice of its intention to cancel your policy.
- 2.6 You are entitled to a copy of your policy free of charge.

3. Details of How to Institute a Claim

Procedures for the submission of claims are detailed in the policy schedule. The following information will be required:

- 3.1 Notify Oracle and your Agent/Broker of the incident as soon as possible, but not later than 30 days after occurrence.
- 3.2 The following documentation must be completed and forwarded to us as soon as possible:
 - Claim forms
 - quotations from our approved repairers (refer to service providers letter for list)
 - Police report detailing events that occurred prior to incident
 - Copy of driver's licence of incident driver, in the case of a vehicle accident
 - Letter of demand, in the case of a third-party claim.
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- 3.3 The claim process will only commence after all the above is deemed to be in order.
Please note:
 - In the event of a possible claim, you may become responsible for the payment of Excess in respect of a claim.
 - Repairs will only be authorized after Excess payment has been received.
 - In some cases, a loss adjuster or assessor may be appointed to investigate the cause of the incident and to assist in quantifying its effect. This appointment is at our own discretion. Details of any such responsibility is detailed in policy wording.
 - Your claim will not be processed if your policy has outstanding premiums.

4. Conflict Of Interest Management Policy

- 4.1 The provider must disclose to the client the existence of any personal interest in the relevant service, or of any circumstance which gives rise to an actual or potential conflict of interest in relation to such service, and take all reasonable steps to ensure fair treatment of the client
- 4.2 non-cash incentives offered and/or other indirect consideration payable by another provider, a product supplier or any other person to the provider could be viewed as a potential conflict of interest
- 4.3 the service must be rendered in accordance with the contractual relationship and reasonable requests or instructions of the client, which must be executed as soon as reasonably possible and with due regard to the interests of the client which must be accorded appropriate priority over any interests of the provider.
- 4.4 transactions of a client must be accurately accounted for; and

5. Particulars of FSRA Ombudsman

Contact Person : Ombudsman of Financial Services Regulatory Authority
Postal address : P. O. Box 8490, Mbabane, H100, Swaziland
Telephone No : +268 2404 7653 / 2404 4464
Fax No : +268 2404 0636
E-Mail address : info@ombudsfs.org.sz
Web Site : www.ombudsfs.org.sz

6. Particulars Of Financial Services Regulatory Authority

Company name : Financial Services Regulatory Authority
Postal address : P.O. Box 3365, Mbabane, H100, Swaziland
Telephone No : +268 2406 8000
Fax No : +268 2404 7930
E-Mail address : info@fsra.co.sz
Website : www.fsra.co.sz

7. Privacy Notice

This privacy notice sets out how (Oracle Insure Eswatini Limited) ensures that your personal information is collected and used appropriately, lawfully and transparently in terms of the Data Protection Act 2022.

8. What Personal Information We Collect

The Personal Information we collect, and hold depends on our relationship with you.

It will often include information relating to:

- contact details
 - identification numbers issued by government bodies or agencies
 - administration of your insurance policy or claim (which may include medical or health information)
 - finance and banking
 - marketing preferences
 - Other sensitive information
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9. How We Use Personal Information and Why

We use Personal Information to carry out our business activities. The purposes for which we use your Personal Information will differ based on our relationship, including the type of communications between us and the services we provide. By providing Personal Information you give permission for its use as described below. If you provide Personal Information about another individual, you confirm that you are authorised to provide it for use as described below.

The main purposes are to:

- provide insurance and other services and make related assessments and decisions (automated and non-automated)
- manage claims
- communicate with you
- obtain feedback and manage complaints
- detect, investigate and prevent crime
- manage, develop and improve our business, products and services (including using data analysis)
- advertise and market our services.

To comply with the law, we need to inform you of the specific purpose we rely on for using your Personal Information.

We may be required to obtain Personal Information from you to comply with applicable legal requirements, and certain Personal Information may be needed to enable us to fulfil the terms of our policy/Contract with you (or someone else), or in preparation of entering a contract with you (or someone else). We may inform you of this at the time that we are obtaining the Personal Information from you. In these circumstances, if you do not provide the relevant Personal Information to us, we may not be able to provide our products or services to you.

Who Is Responsible for Personal Information?

Oracle Group companies are responsible for looking after the Personal Information we collect, hold and use.

Who Is My Personal Information Shared With?

In connection with the purposes described above (see section above 'How do we use Personal Information?'), we sometimes need to share your Personal Information with third parties (this can involve third parties disclosing Personal Information to us and us disclosing Personal Information to them).

Personal Information may be shared between Oracle group companies and other third parties, including:

- other insurance and insurance distribution parties
- service providers
- recipients of your social media sharing activities
- government authorities
- third parties involved in legal proceedings

Who To Contact About Your Personal Information

If you have any questions about our use of your Personal Information you can e-mail: oracleinsure@oraclesz.com

Alternatively, you can write to us.
The People Experience Manager
P. O. Box 142
Eveni

Eswatini
H103

The full Privacy Policy wording can be viewed on our website

