

Santova Financial Services (Pty) Ltd

Standard Terms of Contract

Santova Financial Services (Pty) Ltd is an insurance intermediary and an authorised Financial Services Provider with company registration number 2002/004034/07 and FSP License Number: 6018. All business is undertaken subject to the terms and conditions set out in the relevant policy wording of each specific insurance product as well as in the relevant Disclosure to Client document, signed with Santova Financial Services (Pty) Ltd and its designated representative. The relevant policy wording will be provided to you on completion of a specific insurance policy contract with the Insurer. Further copies are available on request at any time. No amendment to these terms shall be binding unless reduced to writing and authorised by the relevant Insurance Underwriter. These policy terms and conditions and any limits as well as the Disclosure to Client document shall apply.

Protection of Personal Information

Santova Financial Services (Pty) Ltd respects your privacy and confirms any email correspondence may contain personal details, belonging to you, others and/or to your company (“Personal Information”). By corresponding further with Santova Financial Services (Pty) Ltd, you expressly give consent to Santova Financial Services (Pty) Ltd to process and further process the Personal Information as may be contained in this communication. This processing shall be done in accordance with, but not limited to, the Protection of Personal Information Act of 2013, [Section 18 informed consent document and Data Privacy Policy](#). Please contact Santova Financial Services (Pty) Ltd at info@santova.com if you do not wish for your Personal Information to be processed by Santova Financial Services (Pty) Ltd.

ECTA Contracting

Santova Financial Services (Pty) Ltd expressly contracts out of sections 22-26 of the Electronic Communications and Transactions Act 25 of 2002. No electronic communication including any data message such as an email or SMS, sent or received will give rise to a binding legal transaction. All and any legal transactions, which are to be entered into with Santova Financial Services (Pty) Ltd, is conducted strictly subject to the terms and conditions set out in the relevant policy wording of each specific insurance product as well as the relevant Disclosure to Client document signed with Santova Financial Services (Pty) Ltd and its designated representative, a copy of which is available upon request.

Copyright and Intellectual Property

Santova Financial Services (Pty) Ltd’s websites (incorporating all the related pages) and emails are subject to copyright and are owned or licenced to Santova Financial Services (Pty) Ltd and form part of its intellectual property. This includes, but is not limited to content, designs, logos, material, software, code, graphics, trade secrets and trademarks contained in or electronically distributed websites and email. Any unauthorised use is strictly prohibited.

Email Confidentiality

Any email communication and the information contained is intended for the person or organisation to whom it is addressed. Its contents are confidential and may be protected in law. Unauthorised use, copying or disclosure of any of it may be unlawful. If you are not the intended recipient, please contact us

immediately. We accept no liability for the transmission of the information contained in email communication nor any delay in its receipt.

Cyber Crime Alert

Santova Financial Services (Pty) Ltd will not email any change in banking details and any such correspondence purported to come from Santova Financial Services (Pty) Ltd should be considered as a cyber fraud scam. Kindly refrain from making any payments into any purported new bank account and should you receive any such request immediately contact your regular known Santova Financial Services (Pty) Ltd Representative on a known contact number for your region as may be found at www.santova.com. We request that you remain vigilant and exercise caution when actioning payments to Santova Financial Services (Pty) Ltd as Santova Financial Services (Pty) Ltd shall not be liable for any loss or damage howsoever arising as a result of a payment made into a wrong account, a payment made into a new bank account not belonging to Santova Financial Services (Pty) Ltd, a fraudulent scam, or as a result of any other cyber crime.

Rates, Quotations and Estimates

Please note that all rates/quotations/estimates quoted are based on current conditions and may change without prior notice. Although Santova Financial Services (Pty) Ltd makes reasonable efforts to obtain reliable information from third parties, Santova Financial Services (Pty) Ltd cannot guarantee the accuracy and completeness of the information in quotes/estimates. Santova Financial Services (Pty) Ltd shall not be liable for any loss or damage howsoever caused by the use of any quote/estimate or reliance on its rates, charges and information. Quotes/estimates and all business is conducted strictly in terms of the relevant policy wording of each specific insurance product as well as the relevant Disclosure to Client document signed with your Santova Financial Services (Pty) Ltd designated representative, copies of which are available on request. E&EO.

Website & Email Use

The use of Santova Financial Services (Pty) Ltd's emails and websites are entirely at the user's own risk. Santova Financial Services (Pty) Ltd shall not be liable for any loss or damage, howsoever arising, from the use or inability to use its websites (or any other website linked to its websites) or from the use of any information or content contained in its emails or websites. Santova Financial Services (Pty) Ltd shall not be liable for any inaccuracies or errors found in any of its emails or websites. The user indemnifies Santova Financial Services (Pty) Ltd against any third-party claims that might arise out of the user's use of Santova Financial Services (Pty) Ltd's emails or websites (or any other website linked to its websites).

Virus Warning

The content of websites or emails may contain software viruses, which could damage your computer system. While Santova Financial Services (Pty) Ltd has taken every reasonable precaution to minimise this risk, we cannot accept liability for any damage or loss that you sustain as a result of software viruses. You should carry out your own virus checking procedures before opening any email attachment or website file.