



PROFESSIONAL INDEMNITY PROPOSAL FORM

THIS PROPOSAL IS FOR A
CLAIMS MADE POLICY

The policy will only respond to claims and/or circumstances, which are first made against the Insured and notified to the Insurer during the policy period. **The policy will not provide cover for:**

- Events that occurred prior to the retroactive date of the policy.
- Claims made after the expiry of the policy period even though the Wrongful Act giving rise to the claim may have occurred during the policy period.
- Claims notified or arising out of facts or circumstances notified under any previous policy or noted on the current proposal form or any previous proposal form.
- Claims made, threatened or intimated prior to the commencement of the policy period.
- Facts or circumstances in your knowledge prior to the policy period, which you knew had the potential to give rise to a claim under the policy.

 011 731 3600  info@sha.co.za  www.sha.co.za

 The Pavilion, Wanderers Office Park, 52 Corlett Drive, Illovo, 2196

Santam is an authorised financial services provider (FSP 3416), a licensed non-life insurer and controlling company for its group companies.

a division of
 **Santam**

DISCLOSURE

You must disclose to the Insurer all information which is material to it in deciding whether to issue insurance cover to you, including any facts or conduct which might lead to a claim being made against you. Failing to do so could affect your rights to indemnity.

If you do not understand any part of this document, please contact your Broker BEFORE YOU SIGN IT. You will be bound by the answers, which are given, and by the information provided by you in this proposal form. It is in your interest to make sure that all information is correct and properly understood.

When in doubt, disclose.

ATTACHMENTS

Please consider attaching the following to aid our underwriters in conducting a fair risk assessment and to ensure they better understand your business and insurance needs:

Company brochure/ additional information	CVs for all principals
Claims information (if relevant)	Business plan for start-ups / new entities
Standard contract / engagement terms and conditions	Audited financial statements
Copy of expiring policy schedule to maintain retroactive cover (if transferring from another insurer)	

Please attach details where there is not enough space on the declaration form

1. DETAILS OF PROPOSED INSURED

1.1 Please provide the following details:

Insured / practice name (please ensure this matches the CIPC registration documentation)

Previous legal and trading names of the insured

Postal address

Physical address

Contact person

Tel number

Fax number

Email address

Website

Company registration number

VAT registration number

Policy holder protection data (compulsory)

- a) Is the insured's annual turnover or asset value **less** than R 2 000 000? NO YES
- b) What is the present legal constitution of the insured company?

Sole practitioner

Limited Co.

Partnership

Closed corp.

Incorporated Co.

Date of commencement of practice / business

As currently constituted

As initially established

1.2 Are any branches of the Proposed Insured located outside of South Africa?

NO YES

If YES, please provide the following details

Legally registered name of the branch	Territory / country	Business activities	Fee income	Details of local / in-territory insurance
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1.3 Names and qualifications of principals / partners / directors / members as applicable

Name	Qualifications	Date qualified	How long principal in this practice
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1.4 Staff breakdown/compliment

Category	Number
Directors / principals	
Fully qualified professional staff (please elaborate on specific categories)	
Non-profession staff (please elaborate on specific categories)	
Interns / graduates / learners	
Administrative staff	
Support staff (cleaners, security guards etc.)	
Total	

1.5 Is the practice or any of the principals / directors / partners connected or associated (financially or otherwise) with any other firm, company or organisation?

NO YES

If YES, please provide full details

1.6 Is the Practice or any of the principals / directors / partners engaged with any other person / practice in a single project partnership or a consortium or group practice?

NO YES

If YES, please provide full details

1.7 Do you belong to any regulatory or voluntary professional bodies/associations?

NO YES

If YES, please provide full details

2. DETAILED BUSINESS DESCRIPTION

For the following industries an additional annexure is required to be completed:

- | | | |
|---|-----------------------------|---------------------------------|
| a. Built environment (engineers, architects, project managers, quantity surveyors etc.) | b. Legal practitioners | e. Estate agents and valuers |
| | c. Accountants and auditors | f. Loss adjusters and assessors |
| | d. Multi-media | |

Please provide full details of all activities involved in (if engaged in multiple disciplines, please provide a percentage split – total must add up to 100%)

3. FEE INCOME (AS AT THE COMPANY'S FINANCIAL YEAR END)

3.1 What is the date of the company's financial year-end

3.2 Please declare audited fee income figures for the last five completed financial years (which must include contingency fees and fees paid to sub-contractors):

Year end	2019 (actual)	2020 (actual)	2021 (actual)	2022 (actual)	2023 (actual)	2024 (estimate)
Fees	R	R	R	R	R	R

4. BUSINESS CONDUCTED OUTSIDE SOUTH AFRICA

4.1 Do you or your firm do any business for your clients in any other countries?

NO YES

Territory / country	% of fees	Largest contract value
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4.2 Does this Practice undertake any work whatsoever where the "end product" of such work is carried out in territories other than South Africa?

NO YES

Territory / country	Business end product	Fee income	Details of local / in-territory insurance
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4.3 Do you or your firm do any business for your clients in North America or any other countries / states governed by their laws?

NO YES

If YES, please provide the following details:

a) What percentage of your fees are attributable to these activities?

b) Do you have physical offices in these areas?

NO YES

If YES:

i) Under who's management and control are these offices?

ii) Is there any foreign shareholding in these offices and if so what percentage?

NO YES

Percentage

iii) Do you give any advice relating to the laws of these countries?

NO YES

If YES, provide full details

5. QUALITY AND RISK MANAGEMENT

5.1 Contract management

5.1.1 If the contract is larger and/or longer than standard projects usually undertaken by the firm, advise how the project will be / was managed from a risk management perspective

5.1.2 Do you ensure that contracts are in place for every project and that these are signed by all relevant parties prior to commencement of the project?

NO YES

If NO, please provide full details on how contractual obligations are then agreed upon and recorded

5.1.3 Do you ensure that any amendments to any project or part thereof is in writing, vetted and signed by all relevant parties prior to implementation?

NO YES

If NO, please provide full details on how contractual obligations are then agreed upon and recorded

5.1.4 Do you ensure that all contracts that are wide of your standard trading conditions are vetted by an expert / legal advisor / attorney / legal practitioner?

NO YES

If NO, please provide full details

5.1.5 Do you ensure that a limitation of liability clauses is included in **all** your contracts?

NO YES

If YES, please provide full details

If NO, please provide full details

5.1.6 Do you make use of sub-contractors?

NO YES

If YES,

- a) What percentage of your fees are paid to sub-contractors?
- b) What activities would you typically appoint sub-contractors for?

c) What is your vetting and selection process for the appointment of sub-contractors?

d) Where the activities are different to your business, will they be liable to your client / the employer directly or will you be liable?

e) Do you require them to have professional indemnity cover in place?

NO YES

If YES, what limit do you require them to carry?

5.1.7 Do you currently have any active joint ventures?

NO YES

If YES,

a) Do you always make use of a written contract with your joint venture partners?

NO YES

If No, please provide full details on how contractual obligations are then agreed upon and recorded

b) Do you ensure that all partners maintain adequate Insurance for their services?

c) Are the fees declared in section/question 3 inclusive of fees earned from joint ventures?

NO YES

d) Please complete the table below in respect of active joint ventures

Legal name of joint venture	Date of establishment	Your equity participation	Your fees earned from the joint venture
		% R	
		% R	
		% R	
		% R	
		% R	

5.1.8 Do you have a peer review process in place

NO YES

If YES, please attach or specify the details

5.2 Please provide details of any other projects of an unusual or special nature (outside the normal scope of business) or with a total contract value in excess of R 500 000 000

5.3 Please state the 5 largest contracts commenced during the past 6 years

Country	Starting date	Scope of services	Total contract value	Approximate completion date
			R	
			R	
			R	
			R	
			R	

5. Applicable to limited companies only – do your charges accord with the scales sanctioned by the professional body in the field in which you are engaged?

NO YES

If NO, please state on what basis/scale you charge for your services

6. ARTIFICIAL INTELLIGENCE (AI)

6.1 Do you currently make use of any form of AI in your business?

NO YES

If NO,

6.1.1 Do you intend on implementing the use of AI in the next 12 months?

NO YES

If YES,

6.1.2 Which type of AI tools do intend to make use of?

Research	Information gathering	Filtering data	Data analysis
Document generation	Virtual assistant	Chatbots	Marketing and advertising
Generative design	Anomaly detection	Other (please specify)	

6.1.3 What is your due diligence protocol to ensure that the information generated from AI is accurate and correct?

6.1.4 type of AI tools do you make use of?

Chat GPT or other open platforms	In-house developed AI tools	Third party systems designed for your profession	Other (please specify)
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6.1.5 To what extent do you make use of Chat GPT or other open platforms to carry out any professional services?

7. CLAIMS EXPERIENCE

7.1 Other than circumstances / claims / incidents which may result in any possible claims, already notified to sha, have any claims ever been made against the proposed insured / partners / directors / members or employees for the type of cover for which you are now applying, whether in terms of this proposal or any other proposal / policy for the same type of cover? NO YES

If YES, please provide / attach full details including but not limited to the following:

- | | |
|---|--|
| 1. Date of loss | 4. Current status of the matter |
| 2. Quantum | 5. Loss ratio and full claims history from current insurer (if applicable) |
| 3. Description of the matter / circumstances which brought about the incident / claim | |

7.2 **After enquiry**, are any of the proposed insured / partners / directors / members or employees aware of any circumstances which could be covered under a policy of this type, that may result in any claims, or any possible claims being made against them? NO YES

If YES, please provide / **attach** full details:

8. DETAILS OF INSURANCE

8.1 Are you at present or have you in the past been insured for professional indemnity? NO YES

If YES, please provide the following details and attach a copy of the Policy (please note the details of all policies if there is more than one in place):

Name of broker

Name of insurer

Date cover expires/d

Expiry of "run-off" cover (if any)

Limit of indemnity

Deductible / excess applicable

Annual premium

8.2 For the type of Insurance now being proposed, has any Insurer ever:
a) declined a proposal or renewal for this practice or any partner / principal? NO YES

b) required an increased premium or imposed special terms? NO YES

c) cancelled an insurance? NO YES

If yes, please provide full details:

8.3 Do you require cover in respect of any liability incurred but not discovered prior to the effecting of this insurance at a single premium to be negotiated (Retroactive cover)? NO YES

9. QUOTATIONS REQUIRED

Kindly advise what limits you would like terms for:





Limit any one period of insurance	Deductibles
R	R
R	R
R	R

(Note: Limit any one period of insurance is inclusive of costs and expenses)



PROFESSIONAL
INDEMNITY PROPOSAL
FORM
ADDENDUM FOR DESIGN
AND CONSTRUCT
RISKS FOR THE BUILT
ENVIRONMENT

THE BUILT ENVIRONMENT INCLUDES BUT IS NOT LIMITED TO ENGINEERS, ARCHITECTS, PROJECT MANAGERS, TOWN PLANNERS, QUANTITY SURVEYORS, INTERIOR DESIGNERS AND LAND SURVEYORS.

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1. APPROXIMATE PERCENTAGE OF ESTIMATED GROSS INCOME ACCRUING FROM VARIOUS ACTIVITIES

Discipline	Percentage
Construction management	
Design supervision only	
Supervision of construction where the design is being undertaken by another firm	
Supervision of construction where the design and physical construction is being undertaken by you	
Engineering	
Civil	
Structural	
Mechanical	
Electrical	
Agricultural	
Aviation	
Chemical / petrochemical	
Marine	
Fire	
Process Plant	
Geotechnical	
Nuclear	
Mining	
Underground structures / tunnelling	
Processing	
Above surface structures	
Environmental	
Pollution and contamination	
Landfill reclamation and design	
Assessments	
Project management	
Project management (supervision of construction of designs from other firms)	
Project management (supervision of construction of own designs)	
Principal / employers agent	

Miscellaneous

Architecture

Interior design

Landscaping

Quantity surveying

Land surveying

Town planning

Health and safety consulting

Draughtsmen

Facilities management

Expert witness

Total **100%**

2. DEFINITIONS

“Construction” means installation, manufacture, repair, dismantling and the like.

“Design and Consulting Services” means all activities of a similar nature such as drawing up specifications, supervision of implementation of designs and specifications, project Management of the structural manufacturing, installation or repair of projects.

3. CONTRACT VALUES

3.1	Final value of all your contracts	During the past financial year	Estimate for the current financial year	In RSA	Foreign
a)	In progress	R	R	R	R
b)	Completed or to be completed in the respective financial years	R	R	R	R
	Total of all contracts	R	R	R	R
3.2	Split the “Total of all contracts” into the final values contracts in which you perform(ed)	During the past financial year	Estimate for the current financial year	In RSA	Foreign
a)	Construction only	R	R	R	R
b)	Design ,consulting and construction	R	R	R	R
c)	Design and construction only	R	R	R	R
	Total of all contracts	R	R	R	R
		During the past financial year	Estimate for the current financial year	In RSA	Foreign
3.3	Turnover	R	R	R	R

3.4 A breakdown of your five largest design and construction projects

Name of project	Scope of services	Purpose of structure	Estimated completion date	Value of contract
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4. FEE INCOME (AS AT THE COMPANY'S FINANCIAL YEAR END)

4.1 What is the date of the company's financial year-end

4.2 Please give the details of the notional or actual fees accrued by the design and consulting department

	During the past financial year	Estimate for the current financial year
a) Where the firm constructs own design by this department	R	R
b) Where design and consulting services are performed for others and the firm does no construction	R	R
Total	R	R

5. IF INVOLVED IN PROJECT MANAGEMENT, PLEASE INDICATE BELOW WHICH ACTIVITIES YOU ARE RESPONSIBLE FOR

Feasibility studies (general)	Flowsheets
Road routing design and feasibility	Drafting of contract conditions
Cost estimates	Quantity estimates
Cash flow forecasts	Instructions to renderers
Geotechnical services	Tender adjudication / recommendation
Design criteria	Approval of detailed design
Working drawings	Co-ordination
Expediting	Supervision of commissioning
Quality control / assurance	Certify final completion
Arranging site insurances	Issuing variation orders
Supervision of installation / construction	Settling contractual claims
Measurement	Certify final payment
Authorisation of progress payments	Clearing, forwarding & customs clearance duties
Administration of retention fund	Others

6. APPROXIMATE PERCENTAGE APPLICABLE TO THESE SPECIFIED PROJECTS AS A PERCENTAGE OF THE TOTAL WORK CARRIED OUT IN THE LAST 12 MONTHS

Discipline	Percentage
Feasibility studies, reports, surveys, etc. (Where not involved in actual design work)	
Bridges and / or tunnels	
Dams	
High rise buildings (if more than 2 storeys, please provide details of specialist advise obtained)	
Harbours / jetties / wet works	
Sewerage schemes	
Foundations and underpinning	
Soil testing	
Water schemes and / or reservoirs	
Nuclear or atomic projects	
Heating, ventilating and air conditioning	
Chemical, petro-chemicals and refineries	
Housing schemes (if any, attach full details, specifically whether it includes "low cost housing" projects)	
Mines	
Schools, hospitals and municipal buildings	
Mechanical plant and bulk handling equipment (including silos, etc.)	
Industrial systems buildings	
Pipelines	
Other work, including any specialist activities not shown above (please attach full details)	
Total	100%

7. GAUTRAIN PROJECT

7.1 Is / will / were your practice involved in any work on the **Gautrain Project**?

NO YES

If YES, please provide the following information:

Contract details

a) Commencement date and project period

b) Run-off period

c) Anticipated fees (total and by year)

d) Type / details of contract

e) Contract value

8. TIDAL WATERS (OCEAN, COASTAL, RIVER MOUTH OR ESTUARINE WATERS COMING UNDER CONTINUAL INFLUENCE OF THE TIDES) – (IF APPLICABLE)

- a) Is or will your practice operate or undertake any projects that could be affected by tidal waters? NO YES
- b) Is or will your practice operate or undertake any projects on reclaimed coastal land? NO YES
- If YES, please provide the following information:
- i) Are these projects normal to your business practice? NO YES
- ii) What is your experience in this discipline?
- iii) Do you employ the necessary specialists within your practice? NO YES
- iv) Are the techniques used tried and tested or new? NO YES
- v) Advise the anticipated fees from such projects R
- vi) Advise any previous losses / circumstances

9. PIPELINES (IF APPLICABLE)

- 9.1 What is your experience in this field?
- 9.2 Are you duly qualified and experienced in this field? NO YES
- 9.3 Do you have sufficient resources to service such a project? NO YES
- 9.4 Breakdown of five largest project / s

Location	Length and width of pipeline	Purpose / what product will be transported through it	Value of contract	Estimated project duration
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10. MINING (IF APPLICABLE)

- 10.1 Split of work across mining types

Activity	Percentage	Activity	Percentage
Placer mining	%	Mountaintop mining	%
Open-pit mining	%	In situ mining	%

Underground mining	%	Coal mining	%
Surface mining	%	Deep sea mining	%
Dredging	%	Other (please specify)	%
Total			100%

10.2 What is your experience in this field?

10.3 Are you duly qualified and experienced in this field?

NO YES

10.4 Do you have sufficient resources to service such a project?

NO YES

10.5 Detailed description of services in respect of mining activities or clients

10.6 Breakdown of five largest projects

Location / name of mine	Type of mine	Scope of services	Value of contract	Estimated project duration
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11. BRIDGES AND/OR TUNNELS (IF APPLICABLE)

11.1 What is your experience in this field?

11.2 Are you duly qualified and experienced in this field?

NO YES

11.3 Do you have sufficient resources to service such a project?

NO YES

11.4 Breakdown of five largest projects

Location	Purpose	Length and height	Value of contract	Estimated project duration
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12. WATER SCHEMES AND / OR RESERVOIRS (IF APPLICABLE)

12.1 What is your experience in this field?

12.2 Are you duly qualified and experienced in this field?

NO YES

12.3 Do you have sufficient resources to service such a project?

NO YES

12.4 Breakdown of five largest projects

Location	Size	Purpose of water scheme / reservoir	Value of contract	Estimated project duration
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13. DAMS AND TAILINGS DAMS (IF APPLICABLE)

13.1 How old is the dam(s)?

13.2 Who designed the dam/s?

13.3 Distance and population of closest human occupied town (downstream)

13.4 What is the frequency of audits/reviews by an independent expert for each dam?

13.5 What is the date of the last audit by an independent contractor, name of auditing organisation and the name of the engineer for each dam?

13.6 How often is the dam stability inspected?

13.7 Who is responsible for the maintenance of the dam and what is their experience in this field?

13.8 What are the contractual obligations between the owner of the dam and the insured?

13.9 What is the sign-off process on tailings dam reports?

13.10 Do you manage any tailings dams?

NO YES

If YES details to be provided including but not limited to the name and location, duration of maintenance contract, scope of maintenance responsibilities, when was the last inspection undertaken and whether there have been any adverse findings or events in the past 10 years on the tailings dam.

13.11 Have there been any significant findings on dams for which you provide any professional services for? NO YES
If YES details to be provided

13.12 Please detail seepage monitoring instruments and systems used for each dam

13.13 Please detail water level monitoring instruments and systems used for each dam

13.14 Breakdown of five largest projects

Location	Purpose	Capacity of dam	Operational status of dam (operational / care and maintenance / or rehabilitation)	Value of contract	Estimated project duration
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14. NUCLEAR OR ATOMIC PROJECTS (IF APPLICABLE)

14.1 What is your experience in this field?

14.2 Are you duly qualified and experienced in this field? NO YES

14.3 Do you have sufficient resources to service such a project? NO YES

14.4 Breakdown of five largest projects

Location	Name of substance	Scope of services	Value of contract	Estimated project duration
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15. CHEMICAL, PETRO-CHEMICALS AND REFINERIES (IF APPLICABLE)

15.1 What is your experience in this field?

15.2 Are you duly qualified and experienced in this field?

NO YES

15.3 Do you have sufficient resources to service such a project?

NO YES

15.4 Breakdown of five largest projects

Location	Name of substance	Scope of services	Value of contract	Estimated project duration
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DECLARATIONS

- I/we declare that after proper enquiry the statements and particulars given above are true and that I/we have not miss-stated or suppressed any material fact.
- I/we After enquiries have been made of all Partners/Principals and staff, it is confirmed that no claims have been made against us and that no circumstances, which may give rise to a claim being made against us, have become known to us.
- I/we agree that there are no material changes to the information contained in the Clinical Trial Proposal Form previously submitted to insurers.
- I/we agree that there are no material changes to the information contained in the Clinical Trial Protocol and informed consent previously submitted to insurers.
- I/we undertake to inform Insurers of any material alteration to these facts occurring before the completion of the contract.

Signed on behalf of insured

Full name

Position held at insured

Date

PROTECTION OF PERSONAL INFORMATION ACT

We understand that the information provided in this application for insurance and all documentation provided with it may be deemed to be personal information in terms of the Protection of Personal Information Act 2013 (the POPI Act) and we will accordingly take all reasonable steps to ensure that your information is processed / used / stored in accordance with the POPI Act and for the following purposes:

- To verify the information disclosed herein against any other source;
- To communicate with you directly should you request us to and in accordance with relevant regulatory requirements;
- To compile non-personal statistical information to assist in assessing similar risks;
- To assess the risk to be underwritten and, if a Policy of Insurance is issued pursuant to and based upon such information, to use the disclosed information at claims stage to assess any claims that may be made against any such Insurances;
- To transmit your personal information to any affiliate, subsidiary, service provider/consultant/advisor or re-insurer so that we can provide insurance services to you and to enable us to further our legitimate interests including statistical analysis, reinsurance and credit control;
- To combat insurance fraud and properly evaluate risks, we will store your personal information on a shared database created by the South African Insurance Association (SAIA) in order to verify it against available sources and databases on the system.

Personal information of minors (complete if applicable)

If any information provided herein relates to a Minor (i.e. a child under the age of 18) we require that a competent person (parent/legal guardian) provide consent to the processing of such information for the above purposes and for any purpose that is compatible therewith.

I,
(full name of competent person), hereby provide my consent to the processing of any information provided herein relating to

(name of minor whose personal information is disclosed herein) for the purpose as disclosed above. I further understand that I have the right to withdraw this consent at any time but that this may mean that any insurance issued pursuant to this application may be terminated and/or that any claims issued against such insurance may not be able to be finalised.

Further disclosures

Please note that there may be instances where we will be required to transfer your personal information outside South African borders, generally for purposes of furthering the Insurer's legitimate interests regarding reinsurance or for the processing of any claim that arises outside South African borders. However, before transferring your personal information, we will ensure that the entity to whom the information is being transferred is subject to similar data protection conditions as those imposed by the POPI Act failing which we will advise you accordingly and request your consent to transfer information as required.

Note that the provision of the information required/requested herein is mandatory as it is necessary for us to accurately underwrite the insurances, which you are hereby applying for, and if any information is withheld or is misrepresented the Insurer may be entitled to void any insurances issued pursuant to this application.

Although any insurance issued pursuant to this application will be reviewed annually (where appropriate) it is your responsibility to ensure that the information provided to the Insurer remains accurate and up to date, we therefore encourage you to contact us at any time to advise us of changes to the information provided.

In addition, you may contact us at any time to exercise the following rights that you have in terms of the POPI Act (subject to any regulatory obligations placed on us/Santam Ltd):

- To request that we provide you with access to your personal information held/processed by us;
- To request that we erase or correct the your personal information that we hold (where appropriate/possible);
- To request that we transfer any personal information held by us to you or to any other person/system selected by you in a structured, commonly used and machine-readable format;
- To request that we restrict the processing of your personal information for reasons provided for in the POPI Act.

Should you wish to lodge a complaint regarding our compliance with the POPI Act or in respect of the processing of your personal information, please contact the Santam Client Care department (contact details below):

Email: complaints@santam.co.za
Telephone: 0860 102 725
Fax: (021) 915 7434

Alternately, you also have the right to approach the South African Information Regulator (contact details below) should the above process not adequately address your concerns.

Email: complaints.IR@justice.gov.za
Postal address: PO Box 31533
Braamfontein, Johannesburg, 2017

Physical address:
JD House, 27 Stiemens Street
Braamfontein, Johannesburg, 2001