



Guide

Protecting your data

What you should do now

1. **Contact us**

Your concerns are of paramount importance to us. We are taking this matter very seriously at Zurich and we are intent on protecting your interests and providing you with such support and assistance as you may require.

We trust that this Guide and the enclosed Question & Answer document will answer many of the questions that you may have.

However, should you wish to discuss any aspect of this in more detail, you can do so in the ways outlined below. We have set up a dedicated Zurich Response Team to provide you with the information and support you need.

Call us	E-mail us	Mail us
Zurich Response Team 0860 112 235 Mon-Fri 0700-1900 Sat 0800-1200	enquiries@zurich.co.za	Zurich Insurance Company South Africa Limited Response Team PO Box 61489 Marshalltown 2107

2. **Let us know if you believe that you have suffered a loss**

We will reimburse you for any direct loss that has been caused as a result of this incident. Please contact us using any of the methods above if you feel you have suffered a loss.

3. **Contact your bank**

Upon request we will engage with your banks' fraud department and/or the National Banking Fraud Unit to enlist your details on their watch list.

Additionally, it is always good practice where there is a risk of identity theft to contact your bank to ensure that they are made fully aware of the position, even if only as a matter of precaution. Alerting them in this way will enable them to keep a close lookout for any future suspicious activity that might take place on your account and which might indicate misuse of data; for example individuals using your bank details to purchase goods for their benefit.

Your bank should be able to advise you on any appropriate steps to take to safeguard your position. On this basis, as a matter of prudence, we would recommend that you contact any bank at which you hold an account, whether or not such account was used in your dealings with Zurich. Where you have used a bank account in your dealings with Zurich, you may wish to discuss with your bank the need to change any such bank account details (i.e. account numbers and names).

If you have any further queries regarding this please do not hesitate to contact our dedicated Zurich Response Team.



4. Take advantage of our TransUnion Credit Bureau (previously “ITC”) offer

Upon your request we will arrange for you, at no cost to yourself and for a 12 month period, to be registered with TransUnion to receive their ‘My Credit Report with Notification’ product.

This product is a pro-active measure to avoid becoming a victim of identity theft in that you receive an e-mail or sms notification every time a critical change is made on your *credit report – for example an enquiry on you by a credit or service provider to whom you did not apply for credit, or worse, a default or judgement loaded against you for non-payment on a credit account you never opened.

Who is TransUnion?

TransUnion is the largest single source of both consumer and business credit-related information in South Africa and offers you the following with this product:

- You have unlimited access to your easy to read TransUnion Credit Report 24/7 via their website www.mytransunion.co.za
- You are kept informed by receiving an e-mail or sms notification when anything critical changes on your credit report
- Notifications may show irregular use of your information, which can indicate that your personal information is being used fraudulently to access credit
- You have access to this product for 12 months

If you would like to take up the Zurich offer to subscribe to this product, please call the dedicated Zurich Response Team and we will register you.

** A credit report contains details about how you manage credit, including your credit card, car loan, cell phone account etc. Your credit report contains information that has been gathered by the bureaus on an ongoing basis from many sources that you have applied to for credit or services. It is a record of your past and current credit obligations and shows your credit behaviour and payment conduct with your account holders and service providers as well as any public record information e.g. judgements and court notices.*

5. Any other considerations

Please contact the dedicated Zurich Response Team if you wish to obtain any of these protective measures, or obtain any further details about them.

If there are any other considerations that you would like to discuss with us, please do not hesitate to contact us using any of the contact methods set out at the top of this Guide.