

**MMI HOLDINGS LIMITED
INCORPORATING**

“GUARDRISK GROUP (PTY) LIMITED”, “GUARDRISK INSURANCE COMPANY LIMITED”, “GUARDRISK LIFE LIMITED”, “GUARDRISK PREMIUM FINANCE (PTY) LTD”, “GUARDRISK ALLIED PRODUCTS AND SERVICES (PTY) LTD”, AND THE GUARDRISK MAURITIUS AND EUROGUARD OPERATIONS” INCLUDING THE FOLLOWING ASSOCIATE ENTITIES “MOMENTUM ABILITY LTD”, “MOMENTUM ALTERNATIVE INSURANCE LIMITED” AND “MOMENTUM STRUCTURED INSURANCE LTD”

EMAIL LEGAL NOTICE

1. This email legal notice is enforceable and binding on the recipient / addressee in terms of sections 11(1) to 11(3) of the Electronic Communications and Transactions ("ECT") Act 25 of 2002, as amended. The parties to this message further agree that the above sections shall govern and regulate all data messages within the Republic of South Africa and the territory of Mauritius.
2. This email transmission and all attachments and accompanying documents ("this message") may contain confidential, commercially sensitive, proprietary, private, personal and legally or otherwise privileged information and everything in this message relating to the official business of Guardrisk Group (Pty) Limited incorporating its operating subsidiaries

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6. Guardrisk cannot and does not guarantee the reliability of communication by electronic mail, as this method of communication and transmission is subject to interception, corruption, delay and various other vulnerabilities. This message may arrive incomplete, contain viruses or may be affected by other interferences and may, therefore, compromise your systems and/or electronic and/or telecommunication devices.



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10. No warranties are made or implied that any employee and/or contractor of Guardrisk is or was authorised to create and send this message.
11. Guardrisk reserves the right to intercept, filter, view, block, delete, access, copy, read and act upon this message and all email messages sent as reply messages to this message or the address of the sender.
12. All rights in respect of the content of this message shall vest exclusively in Guardrisk and to the extent that the content of the message is original, it is protected by South African and international copyright laws. In terms of the Copyright Act, 98 of 1978, as amended, neither the message nor the relevant part of this message may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, electronic scanning, recording or by any information storage or retrieval system, without the permission in writing from the proprietor, Guardrisk or the author of this message, as the case may be. The authorised recipient / addressee is hereby given permission to open and read the message and/or attachments only - all other rights are reserved unless so indicated by the sender and/or Guardrisk.
13. Guardrisk processes the data of data subjects in a proper manner and shall take appropriate security measures to prevent unauthorised access, disclosure, modification, or unauthorised destruction of the data. Data processing is carried out using computers and/or IT-enabled tools, following organisational procedures and modes strictly related to the purposes indicated. In some cases, the data may be accessible to certain types of persons in charge, involved with the operations inside Guardrisk (underwriting, compliance, marketing, legal, system administration, etc.) or external parties (such as third party technical service providers, mail carriers, hosting providers, IT companies, communications agencies) appointed, if necessary, as data processors by Guardrisk.

Guardrisk will not collect, collate process or reveal your personal information without your permission, unless we are legally required to do so. We will only request, collect, collate process or store your personal information if it is lawful for us to do so. If we need your personal information, we will disclose the reason to you in writing. In addition, we will not reveal your personal information for any purpose other than the one we inform you of. We will also not give your personal information to a third party without your consent, unless we are legally required to do so. We will keep a record of your personal information for the purpose it is intended and will make every effort to make sure that your personal information is kept confidential and secure, by storing it on our secure databases. We keep all recorded financial information strictly confidential. This shall mean that Guardrisk will not disclose this information to any third party that has no right or title to it.

14. The views and opinions expressed in this message do not necessarily reflect the views and/or opinions of Guardrisk. If this message is used for purposes unrelated to the official business of Guardrisk, Guardrisk shall not be liable for any damages, liability, infringement or loss caused by the contents of this message and the sender shall assume full responsibility therefore in his/her sole and personal capacity.
15. Subject to urgent and interim relief, all disputes and/or disagreements and/or damages and/or liabilities, in any manner related to the:
- Interpretation, validity, access to and enforceability of this email legal notice;
 - Content (including message headers, links and/or attachments) of this email message;
 - The time and place this email was sent and/or delivered; and/or
 - The identity of the sender.

shall be referred to urgent and confidential arbitration in terms of the expedited rules of the Arbitration Foundation of Southern Africa (AFSA) and such arbitration shall be conducted in Johannesburg in English.

16. The law of South Africa shall govern this message and legal notice.
17. Information disclosures required by law:

Operating Subsidiaries of the Holding Company:

17.1 **Full names:** Guardrisk Insurance Company Limited, Guardrisk Life Limited, Guardrisk Premium Finance (Pty) Ltd, Guardrisk Allied Products and Services (Pty) Ltd and all their subsidiaries including the Guardrisk Mauritius and Euroguard Operations;

17.2 Company Registration Numbers:

17.2.1	Guardrisk Group (Pty) Limited	:	2013/136269/07
17.2.2	Guardrisk Insurance Company Limited	:	1992/001639/06
17.2.3	Guardrisk Life Limited	:	1999/013922/06
17.2.4	Guardrisk Allied Products and Services (Pty) Ltd	:	2007/016202/07
17.2.5	Guardrisk Premium Finance (Pty) Limited	:	1987/005104/07
17.2.6	Momentum Ability Ltd	:	1999/005364/06
17.2.7	Momentum Alternative Insurance Limited	:	2001/027786/06
17.2.8	Momentum Structured Insurance Ltd	:	1991/005238/06

17.3 VAT registration numbers:

17.3.1	Guardrisk Insurance Company Limited	:	4250138072
17.3.2	Guardrisk Life Limited	:	None

17.3.3	Guardrisk Allied Products and Services (Pty) Ltd	:	4150240036
17.3.4	Guardrisk Premium Finance (Pty) Limited	:	None
17.3.5	Momentum Ability Ltd	:	None
17.3.6	Momentum Alternative Insurance Limited	:	4150197533
17.3.7	Momentum Structured Insurance Ltd	:	4030125084

17.4 Authorised Financial Services Provider Numbers:

17.4.1	Guardrisk Insurance Company Limited	:	26/10/75
17.4.2	Guardrisk Life Limited	:	26/10/76
17.4.3	Guardrisk Allied Products and Services (Pty) Ltd	:	10411
17.4.4	Guardrisk Premium Finance (Pty) Limited	:	None
17.4.5	Momentum Ability Ltd	:	1714 (lapsed)
17.4.6	Momentum Alternative Insurance Limited	:	None
17.4.7	Momentum Structured Insurance Ltd	:	None

17.5 Street address for Guardrisk's South African Operations:

102 Rivonia Road, Sandown, Sandton, South Africa.

17.6 Postal address for Guardrisk's South African Operations:

PO Box 786015, Sandton, 2146

17.7 Directors for Guardrisk's main South African Operating Companies *(The following symbols apply *Non-Executive; ^Lead Independent; °Independent):*

17.7.1 Guardrisk Insurance Company Limited:

NAS Kruger (Chairman)*, SH Schoeman (Chief Executive Officer), RJ Eales, LJ Botha, SC Jurisich*°, R Ketola*, D Konar*^, MZ Sibanda, MH Zilimbola*°

17.7.2 Guardrisk Life Limited:

NAS Kruger (Chairman)*, SH Schoeman (Chief Executive Officer) FC Schaap, LJ Botha, SC Jurisich*°, R Ketola*, D Konar*^, MZ Sibanda, MH Zilimbola*°

17.7.3 Guardrisk Allied Products and Services (Pty) Ltd:

NAS Kruger (Chairman)* KB Eales (Managing Director), LJ Botha, SH Schoeman and MZ Sibanda

17.8 Company Secretaries for Guardrisk's South African Operations:

17.8.1	Guardrisk Group (Pty) Limited	:	MMI Holdings Limited
17.8.2	Guardrisk Insurance Company Limited	:	MMI Holdings Limited
17.8.3	Guardrisk Life Limited	:	MMI Holdings Limited
17.8.4	Guardrisk Allied Products and Services (Pty) Ltd	:	MMI Holdings Limited
17.8.5	Guardrisk Premium Finance (Pty) Limited	:	MMI Holdings Limited
17.8.6	Momentum Ability Ltd	:	MMI Holdings Limited
17.8.7	Momentum Alternative Insurance Limited	:	MMI Holdings Limited
17.8.8	Momentum Structured Insurance Ltd	:	MMI Holdings Limited

17.9 Website Addresses: <http://www.guardrisk.com/>; <http://www.guardrisk.co.za/>

17.10 Website Terms and Conditions: [Click here to view the Guardrisk Website Terms and Conditions:](#)

18. This email legal notice shall at all times take precedence over any other email disclaimer(s) attached to return emails addressed to any person with a Guardrisk email account.

Please contact the following person should you have any questions regarding this email legal notice:

SibandaM@guardrisk.co.za.