



1 BACKGROUND

- 1.1 Your Rideshare Services gives you access to the following critical services, which are required under your policy terms and conditions to ensure that your vehicle management are proper during accidents and other emergencies that may impact the costs of managing your and the risk of the Insurer.
- 1.2 The service categories are:
- 1.2.1 Rideshare Bail Protect
 - 1.2.1.1 The Bail Protect benefit provides assistance in posting bail following arrest for a minor crime. Bail Protect undertakes to do all administrative management of the bail from start to finish.
 - 1.2.2 Rideshare Debt partnership with DebtBuddy
 - 1.2.2.1 The benefit includes debt related legal services rendered by DebtBuddy (Pty) Ltd, one of the Member group of companies. As a valued member of RIDESHARE, You will have free access to debt assessment services.
 - 1.2.3 Rideshare phone screen replacement benefit
 - 1.2.3.1 Because your phone is important, the benefit allows you to replace your broken phone screen, subject to the T&C's below.
 - 1.2.4 Rideshare 24/7 Medical Hotline & Assistance
 - 1.2.4.1 The benefit have access to a comprehensive and high-quality assistance and advice service which is available 24 / 7 / 365.
 - 1.2.5 Rideshare 24/7 Legal Assistance
 - 1.2.5.1 Need help with a legal matter? Make use of our comprehensive legal advisory services available to you and your immediate family.
 - 1.2.6 Rideshare 24/7 Trauma, HIV and Counselling Hotline
 - 1.2.6.1 If you're involved in an assault and experience trauma as a result of bodily harm or HIV infection, we can help you with medical treatment, emergency transportation to the nearest medical facility or connect you.
 - 1.2.7 Rideshare 24/7 Home Assistance
 - 1.2.7.1 Thinking of buying a house or already own one? Take advantage of our home ownership program, designed to educate, empower and assist you with any matters related to property ownership. In the event of a home emergency, we provide assistance by contacting emergency services or sending approved tradesmen to help limit or prevent further damage to your home.
 - 1.2.8 Ride Share Claims Butler service
 - 1.2.8.1 The claims butler service sends someone will come to a mutually convenient place and assist you in completing your claim form and doing your quotation/assessment.
 - 1.2.9 Rideshare Fast Track quoting and repair services with preferred suppliers



- 1.2.9.1 We have arrangements in place with preferred suppliers that will fast-track your quote and repair services when your vehicle is repaired at the preferred suppliers.
- 1.2.10 Rideshare vehicle pick-up and delivery service
- 1.2.10.1 If the insurer approves your claim, the claims butler can also fetch your car and drop you off to collect your rental replacement vehicle, which will by this time be ready to go onto the Rideshare platform of your choice (Uber or Bolt) and then return your vehicle once the repairs are completed.
- 1.2.11 Rideshare Driver Risk management Services
- 1.2.11.1 We can upon request, advise you on driver management to assist you that your business' profitability can increase and losses incurred decrease.
- 1.2.12 Rideshare Telematics Analysis services
- 1.2.12.1 If you already have the correct telematics devices installed, we can upon request, advise you one drive style, routes that had bad claims experience.

TERMS & CONDITIONS OF RIDESHARE VALUE ADDED SERVICES

- 1.3 Valuebuddy (Pty) Ltd ("Rideshare", "Us", "We") is an aggregator of services and benefits, a payment facilitation service and a marketer of additional services that We believe would suite Your lifestyle.
- 1.4 The bulk buying power lowers the unit costs of the benefits, ensuring that all the Rideshare members (hereafter referred to as "Member", "Members" "You" or "Your") share in the aggregated benefits arising from the joint buying power.
- 1.5 Your Rideshare membership will be governed by the terms and conditions (the "T&C's") set out below and by agreeing to the T&C's, You become a Rideshare member (a Member).
- 1.6 These T&C's are binding and enforceable between Us, Rideshare and every Member.
- 1.7 The agreement is structured as follows:
 - 1.7.1 The membership / package table in clause 2 sets out the benefits attaching to the various membership packages.
 - 1.7.2 Detailed information on the Rideshare benefits starts at clause 4 below and ends just before clause 16.
 - 1.7.3 Detailed terms and conditions starts in clause 16 and ends just before 17; and
 - 1.7.4 Information on our POPI policies are in clause 17.



2 MEMBERSHIP / PACKAGES

2.1 Rideshare has a package for every Member's needs, offering you the a variety of benefits to suit your lifestyle. Your benefit as a Member, are dependent on the membership package You choose.

Table 1: Membership Package Table

Benefit Description	Cost R150 p/m
Rideshare Bail Protect	✓
Rideshare Legal Debt partnership with DebtBuddy	✓
Rideshare Phone Screen Replacement Benefit	✓
Rideshare 24/7 Medical Hotline & Assistance	✓
Rideshare 24/7 Legal Assistance	✓
Rideshare 24/7 Trauma, HIV and Counselling Hotline	✓
Rideshare 24/7 Home Assistance	✓
Rideshare Claims Butler service	✓
Rideshare Fast Track quoting and repair services with preferred suppliers	✓
Rideshare vehicle pick-up and delivery service	✓
Rideshare Driver Risk management Services	✓
Rideshare Telematics Analysis services	✓

2.1.1 “✓” in the above table, indicates the benefits available as part of the selected membership package.

2.1.2 “-” in the above table, indicates the benefits NOT available as part of the selected membership package.

2.2 Should you want to upgrade your membership package with us, simply contact the Rideshare team for a quick upgrade.



3 CLAIMING YOUR BENEFITS IS EASY, HERE'S HOW

3.1 Phone: **086 111 6227**

3.1.1 You can claim any of your benefits by phoning the number above.

3.1.2 It is important to phone this number when You had an accident or want to make use of Your other benefits. The service Rideshare renders made it possible for Your insurer to discount Your premiums. Please save this number on Your phone to prevent unnecessary costs, that will be for Your account in the case of an accident claim, being incurred.

3.2 Rideshare website

3.2.1 You can always head to our website at www.valuebuddy.co.za for further access and assistance.

4 RIDESHARE BAIL PROTECT

4.1 Benefit Description:

4.1.1 The Bail Protect benefit provides assistance in posting bail following arrest for a minor crime.

4.1.2 This service assists in exercising Your legal right to bail.

4.1.3 Bail Protect undertakes to do all administrative management of the bail from start to finish.

4.1.4 You will be covered in typical cases like:

4.1.4.1 Road traffic offences such as neglecting to pay speeding fines;

4.1.4.2 Failure to appear in court to defend such traffic offences (contempt of court);

4.1.4.3 Driving while under the influence of alcohol;

4.1.4.4 Common assault;

4.1.4.5 Shoplifting or theft where the amount is less than R 2 500;

4.1.4.6 Fraud where the value involved does not exceed R 2 500;

4.1.4.7 Illicit possession of dagga where the amount does not exceed 115 grams;

4.1.4.8 Drinking in public; and

4.1.4.9 Public disturbance.

4.1.5 For the duration of the service, members receive:

4.1.5.1 24/7 and 365 day a year Contact Support Centre support if You are arrested and requires bail;

4.1.5.2 Legal advice and representation on Your rights and posting bail;

4.1.5.3 Assistance by contacting the police officer on duty to verify the arrest and bail details;

4.1.5.4 Contact with the Your family to advise them of bail assistance;

4.1.5.5 Assistance on Your behalf where we ensure that we report to the relevant police station to post bail on the member's behalf; and

4.1.5.6 After bail follow up and assistance.

4.2 How do You access the service?



- 4.2.1 You must contact the Contact Support Centre to provide details of the case
- 4.2.2 Your membership will then be verified and the you will be given a case number.
- 4.2.3 We will contact the officer on duty to verify the arrest and bail details;
- 4.2.4 We will SMS You to verify that a Consultant will be dispatched to post bail;
- 4.2.5 We will contact Your spouse / partner to advise of bail assistance;
- 4.2.6 We will ensure that our Consultant reports to the relevant police station within 4 hours of receiving bail assistance request;
- 4.2.7 We will obtain the original Bail Receipt from the police official;
- 4.2.8 We will contact You the day after their 1st court appearance to determine outcome;
- 4.2.9 We will continue to follow up with the member until the matter is finalised in court.

5 RIDESHARE LEGAL DEBT PARTNERSHIP WITH DEBTBÜDDY

- 5.1 Description of the benefit:
 - 5.1.1 The benefit includes debt related legal services rendered by DebtBüddy (Pty) Ltd, one of the Member group of companies. As a valued member of Rideshare, You will have free access to debt assessment services.
 - 5.1.2 These services and solutions include:
 - 5.1.2.1 One free basic credit consultation
 - 5.1.2.2 Advice from DebtBüddy on the best plan to improve Your credit profile (should improvements be needed);
 - 5.1.2.3 DebtBüddy will conduct reckless credit investigations, judgment clearance which includes garnishees, as well as negotiations with Your creditors where it will add value.
 - 5.1.2.4 The best solution to legally solve your debt predicament will be suggested by the DebtBüddy lawyers who specialise in debt management.
- 5.2 How do You access the service?
 - 5.2.1 Our process will include DebtBüddy giving You a call once You have successfully signed up for Rideshare; or
 - 5.2.2 You can always request our services by contacting the team via email free@debtbuddy.co.za.



6 RIDESHARE PHONE SCREEN REPLACEMENT BENEFIT

6.1 Description of benefit:

6.1.1 After a valid incident, e.g. when You dropped Your phone, the cost of the repair or replacement of the damaged handset screen, including labour, provided the damaged screen is installed or repaired by a Rideshare appointed service provider, up to the amount below is covered.

6.1.2 The benefit will only be available for your primary mobile phone and there will be a three month waiting period on the benefit after inception of your first (and uninterrupted) Membership.

6.1.3 The incident must be reported to the Rideshare call centre (**086 111 6227**). The call centre agent will direct You to the closest, most appropriate service provider where You can take Your phone for repairs.

6.1.4 A maximum of 2 (Two) incidents will be entertained per membership within a 12 (twelve) month cycle, limited to R1 500 per incident;

6.1.5 The benefit shall not be paid in cash, the benefits in terms of this service shall be the replacement of the Handset Screen with a product of similar quality and price;

6.1.6 You will only qualify on the assumption that your phone is in working order and not damaged at the time of signing up.

6.2 No benefit to You:

6.2.1 The value of this benefit will be reduced to Zero if:

6.2.1.1 You have claimed more than three screens in any immediately preceding 24 months;

6.2.1.2 You are a willing participant in any of the following: (1) any act of war (whether war is declared or not), (2) military action, (3) riot, (4) insurrection, (5) civil commotion, (6) usurpation of power (7) martial law (8) terrorism (9) Any act or deed deliberately committed in violation of criminal law;

6.2.1.3 Military combat outside of Your country of primary residence or military action intended to influence or overthrow the ruling government;

6.2.1.4 Any of the statements are found to be inaccurate because You misrepresented facts to Us; and

6.2.1.5 You wilfully damage or break the screen of Your mobile phone.

6.3 How do You access the benefit?

6.3.1 You need to report the incident that lead to the screen damage, to Rideshare by phoning our team on **086 111 6227**, within 7 days of it occurring.



7 RIDESHARE 24/7 MEDICAL HOTLINE & ASSISTANCE

7.1 Benefit Description:

7.1.1 Buddies have access to comprehensive and high-quality medical assistance and advice available 24 hours a day / 7 days a week / 365 days a year.

7.1.2 Where required, You will be referred to a network of multi-disciplinary and multilingual health and wellbeing professionals and community resources for a consultation. The referrals will be scheduled by the Rideshare Call Centre. The consultation will take place at an agreed upon location, for Your convenience.

7.1.3 Benefits include:

7.1.3.1 Emergency telephonic advice and information - 24 hours a day / 7 days a week / 365 days a year.

7.1.3.2 Referrals to medical practitioners and facilities which You can visit (transport and consultation costs to and from will be **for Your account**);

7.1.3.3 Liaison with next of kin to keep them informed;

7.1.3.4 Travelling companions for stranded minors where required (for example, if You were in a motor vehicle collisions) (T&C's Apply); and

7.1.3.5 Telephonic medical related travel advice. (for instance, if you are unsure whether malaria is prevalent in an area, you can phone us and find out.)

7.1.4 We can arrange the following services, which will be **for Your own account** (or that of Your medical aid):

7.1.4.1 Emergency medical response to the scene of an incident;

7.1.4.2 Emergency medical transportation to the nearest appropriate medical facility; and

7.1.4.3 Transfer of emergency medicine and blood.

7.1.5 Buddies will receive emergency advice or have the necessary support organised by utilising the 24-hour Rideshare call centre doctor available on 086 111 6227.

7.1.6 In addition to the general medical advice service, medical operators can provide step by step guidance in a medical crisis situation.

7.1.7 The Rideshare call centre can assist in the case of:

7.1.7.1 General advice where poison was consumed;

7.1.7.2 Assistance in situation where a person wants to commit suicide;

7.1.7.3 Rape and HIV Counselling;

7.1.7.4 Family and Domestic Abuse;

7.1.7.5 Child Abuse; and

7.1.7.6 Trauma and Bereavement Counselling.

7.1.8 Services arranged by the Rideshare's 24/7 Medical Hotline & Assistance benefits will only be available within the borders of South Africa.

7.2 How do You access the service?

7.2.1 You can phone our team on **086 111 6227** or you can always head to our website at www.valuebuddy.co.za for further access and assistance.



8 RIDESHARE 24/7 LEGAL ASSISTANCE

8.1 Benefit Description:

- 8.1.1 Buddies have access to a comprehensive and high-quality legal assistance service which is available 24 hours a day / 7 days a week / 365 days a year.
- 8.1.2 The Legal Advice Service is a powerful, dynamic product through which Rideshare provides comprehensive legal assistance service to Buddies.
- 8.1.3 The Legal Advice service is a broad-based legal assistance service. Qualified lawyers and legal consultants, as well as academics are on standby to assist with legal assistance.
- 8.1.4 The benefit is limited to personal matters only. Business legal matters are excluded.
- 8.1.5 The benefit comprises of:
- 8.1.5.1 A 24-hours telephonic legal advice line, which you access by phoning our 086 111 6227 number;
- 8.1.5.2 A legal document service;
- 8.1.5.3 A direct legal consultation service;
- 8.1.5.4 "Letter of demand"; and
- 8.1.5.5 Find a lawyer.
- 8.1.6 Where legal advice is rendered:
- 8.1.6.1 Buddies and their immediate family have on-going access to a 24-hour legal advisory service on any aspect of the law such as criminal law, family law, insurance law, child law, labour law, motor law, etc.
- 8.1.6.2 As a Buddy You and Your immediate family are entitled to utilise the advice service as frequently as required provided that the assistance shall not be furnished to any other third party and does not include assistance on legal matters for anyone, other than matters in which You or Your immediate family is involved(in other words, your friend cannot ask you to ask us);
- 8.1.7 Free standard legal documents are available (without customisation) –
- 8.1.7.1 If You require a purchase / sale, lease agreement, power-of-attorney, will, domestic employment agreement, ante-nuptial agreement, etc., Rideshare will provide these for free at Your request.
- 8.1.7.2 Buddies will also be advised on the application of each of these documents and the procedures and principles that apply;
- 8.1.8 As a Buddy, You get a free 30-minute consultation:
- 8.1.8.1 Should any matter require legal action, You will be referred to a lawyer who forms part of our national network for a direct free 30-minute consultation.
- 8.1.8.2 After the 30-minute consultation, You can choose whether or not to continue with that specific lawyers' services at a fee structure agreed to between yourself and the lawyer.
- 8.1.8.3 These fees will be for **Your account**.
- 8.1.8.4 The free 30-minute consultation service is available from a lawyer situated within the magisterial district where You reside.
- 8.1.8.5 This consultation facility is limited to one consultation per matter.



- 8.1.9 Letter of demand:
 - 8.1.9.1 Rideshare's legal team will write a letter of demand on Your behalf. This is limited to 1 letter per event.
- 8.1.10 Find a Lawyer:
 - 8.1.10.1 If a matter is of such a nature that You have to consider litigation, the Rideshare legal team will assess all the facts and circumstances and research the matter thoroughly, to ascertain how a case should be approached, and will then suggest 2 top attorney firms best suited for the job.
 - 8.1.10.2 This benefit includes expert investigation and research into the matter to empower You to make the correct decision when choosing an attorney. Our aim is to assist You, in finding the right lawyer.
- 8.2 How do You access the service?
 - 8.2.1 You should call the Rideshare team with complete details about the circumstances and services required and then:
 - 8.2.1.1 The call centre advisor will assess the situation and inform You of the procedure pertaining to the service; and
 - 8.2.1.1.1 Advise You; or
 - 8.2.1.1.2 Forward You a standard legal document if such was needed; or
 - 8.2.1.1.3 Refer You to a lawyer for Your 30-minute free legal consultation if necessary; or
 - 8.2.1.1.4 Inform You that the nature of the matter necessitates more research after which a lawyer would return the member's call with the requested advice.
 - 8.2.1.1.5 Where necessary, a letter of demand will be sent on Your behalf.
 - 8.2.1.1.6 When necessary and if litigation is the only option left, You are left with Rideshare's legal team who will further investigate the matter and suggest 2 top attorney firms to You, which, in their opinion would be the best suited to handle Your problem. This will be for your account.



9 RIDESHARE 24/7 TRAUMA, HIV AND COUNSELLING HOTLINE

9.1 HIV Protection:

9.1.1 Telephonic support Hotline for HIV help:

9.1.1.1 The **086 111 6227** number is a 24 hour emergency assistance helpline, which will arrange for the necessary assistance a Buddy may require in a situation where trauma and/or assault and/or HIV infection occurs. This benefit is only provided within the borders of South Africa.

9.1.2 HIV-Protection Treatment:

9.1.2.1 The HIV-protection service provides Buddies with peace of mind, in the event of violent forms of assault such as rape or accidental exposure - such as a needle prick with a contaminated needle, You or Your immediate family has access to hospital care, treatment and diagnostic regimes for the management of the consequences (the T&C's apply and some costs will be for **Your account**).

9.1.2.2 The imminence of HIV/AIDS will often cause the trauma to be of a more intense nature, therefore Buddies will also receive psychological counselling.

9.1.2.3 The HIV-protection treatment service enables You to make use of, at Your own discretion, the following services, which typically form part of Your applicable membership package benefits (T&C's apply and some costs, which are not specifically listed herein, which might be incurred will be for Your account):

9.1.2.3.1 24 hour access to trauma counsellors, providing telephonic trauma counselling as well as counselling for post-traumatic stress disorder;

9.1.2.3.2 Three consultations (per incident) with a specialist, either a general practitioner, trauma-trained registered nurse or trauma counsellor;

9.1.2.3.3 Three HIV blood tests (per incident): one immediately after the incident and the second and third at six weeks and three months respectively (should the beneficiary be HIV positive at the time of the initial blood test, further testing is not covered);

9.1.2.4 Provided, for purposes of 9.1.2.3.1, 9.1.2.3.2 or 9.1.2.3.3, that exposure has been established, and strictly on the treating doctor's orders, if Your test is HIV negative (following a rapid test) You will also be provided access to:

9.1.2.4.1 A 30 day starter pack of antiretroviral medication;

9.1.2.4.2 A seven-day course of STI (Sexually Transmitted Infections) medication;

9.1.2.4.3 A 'morning-after pill' to prevent pregnancy in the case of rape;

9.1.2.4.4 Registration for an HIV-management programme, where applicable; and

9.1.2.4.5 24/7 telephonic access to an HIV counselling center for information, advice and support.

9.1.2.5 Should Your test be HIV positive at the time of the event, You will be provided access to:

9.1.2.5.1 24/7 telephonic trauma counselling;

9.1.2.5.2 Three consultations (per incident) with a specialist, either a general practitioner, trauma-trained registered nurse or trauma counsellor;

9.1.2.5.3 A 7 day course of STI medication; and



- 9.1.2.5.4 A 'morning-after pill' to prevent pregnancy in the case of rape.
- 9.2 Trauma & Assault:
- 9.2.1 Assault is defined as a physical injury sustained by violent external and visible means. Buddies will receive medical treatment for bodily injury. In the case of trauma, You will be able to receive psychological counselling from a public trauma centre or a private institution.
- 9.2.2 A Buddy may call the trauma line **086 111 6227** in the event of:
- 9.2.2.1 Rape;
- 9.2.2.2 Hi-jacking;
- 9.2.2.3 Child abuse;
- 9.2.2.4 Death of close family member;
- 9.2.2.5 Armed robbery and assault;
- 9.2.2.6 Domestic violence and/or abuse;
- 9.2.2.7 Kidnapping / abduction; and
- 9.2.2.8 Suicide of family members.
- 9.2.3 Services provided include:
- 9.2.3.1 A helpline that arranges the nearest local emergency assistance for a Buddy as well as provide emergency medical transport to the nearest, most appropriate medical facility. Where necessary You will be stabilised before transportation is provided (inter-hospital transfers are not included).
- 9.2.3.2 Professional nurses are on duty to ensure that a high level of service is maintained from the helpline.
- 9.2.3.3 The nurses will also assist Buddies with referrals to psychiatric consultations.
- 9.2.4 Individual cover for assault includes a limit of R5,000.00 (VAT Inclusive) per Buddy with a maximum of R10,000.00 (VAT Inclusive) per family per occurrence, in respect of medical treatment for bodily injury.
- 9.2.5 Individual cover for trauma includes R5,000.00 (VAT Inclusive) per Buddy with a maximum of R10,000.00 (VAT Inclusive) per family per occurrence in respect of psychiatric consultations.
- 9.3 How do You access the benefits?
- 9.3.1 The **086 111 6227** call centre is a 24/7 facilitation centre that has the infrastructure for Buddies suffering from trauma to have access to immediate assistance. The call-centre nurses will take control of the situation and manage the process of communicating with You and the appropriate service providers to which You may be referred.
- 9.3.2 In the event of trauma / assault / HIV infection You must:
- 9.3.2.1 Call the helpline, **086 111 6227**, and give details of the situation , any immediate dangers and Your condition;
- 9.3.2.2 The nurses will arrange for the necessary assistance, be it the police or the nearest local emergency assistance services, etc.
- 9.3.2.3 The nurses will monitor Your medical condition;
- 9.3.2.4 Should the situation develop into a medical emergency, the nurses will:
- 9.3.2.4.1 Arrange for emergency medical evacuation, either by road or air ambulance; or



- 9.3.2.4.2 Arrange for You to be transported to a hospital with emergency facilities closest to the scene of the incident; and / or
- 9.3.2.4.3 Monitor Your transportation and condition.
- 9.4 Claims Procedure & Requirements:
 - 9.4.1 You should contact the call centre (086 111 6227) to report the incident telephonically and follow the initial telephone counselling by the nurse from the Rideshare call center.
 - 9.4.2 Where the nurse refers You somewhere, seek the assistance at the center You are referred to (in other words, you cannot seek assistance at any other place than the one you are referred to).
 - 9.4.3 You will be referred either to a public trauma centre or medical facility, but can also be referred to a private counsellor for counselling.
 - 9.4.4 Forms will be faxed or mailed for You to complete. These forms are required so that the situation can be assessed and where applicable, the costs can be covered;
 - 9.4.5 You will have to pay for treatment and claim back expenses. To claim expenses back, You have to submit the following documentation:
 - 9.4.5.1 Claim form and police case number (for assault);
 - 9.4.5.2 Medical reports in the event of injury;
 - 9.4.5.3 Certified copy of Your identity document; and
 - 9.4.5.4 Your bank details.
 - 9.4.6 Rideshare or its appointed agents will review the above documents to make a decision on the validity of the expense claim under this benefit and whether or not the claim is valid, You will be reimbursed up to the limits specified.
 - 9.4.7 The cost recovery process (which starts with the completion of the forms mentioned in 9.4.4) have to be commenced within 30 days of utilising the service.
- 9.5 Requirements:
 - 9.5.1.1 You must notify the call centre immediately following the incident.
 - 9.5.1.2 If the insurer that underwrites this group scheme benefit rejects any claim, both Rideshare and the insurer will be relieved of liability unless summons is served within 90 days of voidance of liability.
- 9.6 Exclusions to the benefits provided:
 - 9.6.1 Compensation will not be payable as a result of Your:
 - 9.6.1.1 Participation in any riot, civil commotion, labour disturbance, strike, lockout, public disorder or any act or activity which is calculated or directed to bring these about;
 - 9.6.1.2 Willful misconduct;
 - 9.6.1.3 Performance or attempt to perform:
 - 9.6.1.3.1 Any act on behalf of any organisation, body or group of persons calculated or directed to overthrow or influence any state or government, or any provincial, local or tribal authority with force, or by means of fear, terrorism or violence
 - 9.6.1.3.2 Any act which is calculated or directed to bring about destruction or damage or bodily injury in order to further any political aim, objective or cause, or to bring about any social or economic change or in protest against any state or



government or any provincial, local or tribal authority for the purpose of inspiring fear in the public or any section thereof.

- 9.6.1.4 Should an HIV accidental-exposure claim not be reported within 72 hours, we cannot accept the claim for the HIV-protection medication, although beneficiaries can still make use of the telephonic advice and trauma counselling; this exclusion pertains to the fact that the starter pack of antiretroviral medication will no longer be effective after expiry of 72 hours after exposure.
- 9.6.2 Neither Rideshare nor the insurer that underwrites this group benefit will be liable for:
 - 9.6.2.1 Any claim which is in any respect fraudulent;
 - 9.6.2.2 Loss, damage or physical injury deliberately caused by the beneficiary or any person acting in collusion with the beneficiary, consequential loss or damage except as specifically provided.

10 RIDESHARE 24/7 HOME ASSISTANCE

- 10.1 Benefit Description:
 - 10.1.1 Buddies have access to comprehensive and high-quality services, which is available 24 hours a day / 7 days a week / 365 days a year.
 - 10.1.2 Rideshare's Home Assistance programme provides assistance to You when You are involved in a Home Emergency.
 - 10.1.3 A Home Emergency means any sudden, unexpected and / or unforeseen event at Your home requiring the immediate and / or urgent services of a domestic tradesman (such as a plumber) to limit, minimise or prevent further damage.
 - 10.1.4 This benefit is restricted to home emergencies that occur at your normal place of residence including outbuildings, within the Republic of South Africa and used for domestic purposes only.
- 10.2 Emergency Services Notification and Call-out:
 - 10.2.1 At Your request the Rideshare Call Centre will relay notifications of emergencies to the Police, Traffic, Fire Brigade, Ambulance, Security or any other relevant emergency service provider.
 - 10.2.1.1 We will render this service if you phone us on **086 111 6227**.
 - 10.2.2 You will receive an SMS notification of the update on Your active case. The below details will be sent to Your mobile phone after lodging a case:
 - 10.2.2.1 Name of Primary Case Manager;
 - 10.2.2.2 A reference Number, which will enable anyone of our call center agents to intervene or provide further assistance.;
 - 10.2.2.3 The responding Service Providers' details, along with the ETA;
 - 10.2.2.4 Updates on the case including any changes made such as the appointment of a new Service Provider or additional requests; and
 - 10.2.2.5 If there is a shift change, the details of Your New Case Manager
 - 10.2.3 Each home emergency will be managed individually. Services are highly dependent on traffic, weather and whether the correct information, regarding the incident, is reported.
- 10.3 Benefits available:



10.3.1 The following emergency services are available to Buddies under the Home Assistance:

- 10.3.1.1 Plumbers;
- 10.3.1.2 Glaziers;
- 10.3.1.3 Electricians;
- 10.3.1.4 Locksmiths;
- 10.3.1.5 Tree Felling;
- 10.3.1.6 Bee Keepers;
- 10.3.1.7 Pest Controllers;
- 10.3.1.8 Appliance repairs; and
- 10.3.1.9 Security assistance and guarding services.

10.4 PLUMBERS:

10.4.1 Assistance shall be provided to Buddies in the following emergencies:

- 10.4.1.1 Visible burst water connections and pipes; and
- 10.4.1.2 Blocked drains, toilets, baths and sinks, causing further damage to the home
- 10.4.1.3 Emergency geyser overflow or valves (Latco and pressure release) causing loss of hot water and pressure-release problems.

10.4.2 Specific Exclusions - this benefit does not entail any services for or in respect of:

- 10.4.2.1 Jacuzzi, swimming pools and boreholes and borehole pumps;
- 10.4.2.2 Leak detection inspections;
- 10.4.2.3 Repairs not complying with regulated specifications such as SABS;
- 10.4.2.4 Leaking taps;
- 10.4.2.5 Replacement of a burst geyser;
- 10.4.2.6 Septic tanks; or
- 10.4.2.7 Water supply interruptions to permanent residence.

10.5 GLAZIERS:

10.5.1 Assistance is available via Our 24 hour help line for:

- 10.5.1.1 The replacement of windscreens, side glass or building glass;
- 10.5.1.2 Broken or badly cracked window panes which could result in access to the residence;

10.5.2 Specific excursions:

- 10.5.2.1 The materials are not covered and will be **for Your account**.

10.6 ELECTRICIANS:

10.6.1 Assistance shall be provided in the following emergencies:

- 10.6.1.1 Distribution boards, circuits, main cables causing power failure;
- 10.6.1.2 Earth-leakage relays causing power failure;
- 10.6.1.3 Geyser connections, and elements, causing 100% power failure;
- 10.6.1.4 Plug points causing 100% power failure;
- 10.6.1.5 Light fittings or switches causing 100% power failure;



- 10.6.1.6 Lightning strikes on wiring;
- 10.6.1.7 Multiple burnt connections on wiring or plug points causing 100% power failure; and
- 10.6.1.8 Connections to electrical motors (e.g. electric gate motor) causing 100% power failure.
- 10.6.2 Specific Exclusions - this benefit does not entail any services for or in respect of:
 - 10.6.2.1 Electric gates and doors;
 - 10.6.2.2 Jacuzzi, swimming pool and borehole pumps;
 - 10.6.2.3 Air conditioners and commercial refrigeration;
 - 10.6.2.4 Repairs not complying with regulated specifications such as SABS;
 - 10.6.2.5 All electrical motors (e.g. electric gate motor);
 - 10.6.2.6 Main electrical supply interruptions to permanent residence.
- 10.7 LOCKSMITHS:
 - 10.7.1 Buddies will have access to locksmith services:
 - 10.7.1.1 Where keys are broken off or lost for a main entrance or exit of the house, including outbuildings.
 - 10.7.1.2 Where a person is locked inside the house or any room within the house.
 - 10.7.2 Specific Exclusions - this benefit does not entail any services for or in respect of:
 - 10.7.2.1 The costs for burglary incidents. (the service may be arranged through Rideshare, but the cost will be for Your own account).
 - 10.7.2.2 Garages;
 - 10.7.2.3 Padlocks;
 - 10.7.2.4 The cost of replacing damaged locks. The service may be arranged through Rideshare, but the cost will be for Your own account.;
 - 10.7.2.5 Business premises
- 10.8 Additional/Extended benefits:
 - 10.8.1 Tree Fellers, Bee Keepers and Pest Controllers
 - 10.8.1.1 Tree Fellers, Bee Keepers and Pest Control services are available up to the **per incident** limit.
 - 10.8.1.2 This service is available during day light hours only.
 - 10.8.2 Security assistance and guarding services:
 - 10.8.2.1 Should a break in occur, security assistance and guarding services will be arranged at the members request.
 - 10.8.2.2 The service provided will be for the members **own account**.
- 10.9 General Terms and Conditions applicable to the Home Assistance Benefit:
 - 10.9.1 This benefit is limited to three incidents or R2,000.00 (VAT Incl.) per membership per annum.
 - 10.9.2 The call out fee and first hour of labour will be covered under Your Home Assistance benefit. The cost of parts and additional labour will be for **Your own account**.
 - 10.9.3 Estimated Service Times:



- 10.9.3.1 Urban Areas = average response time is 35 to 80 min (from time of dispatch – 40km to 100km) with the potential of extended response times on weekends only; and
- 10.9.3.2 Rural Areas = average response time is 80 to 240 min (from time of dispatch – in excess of 100km).
- 10.9.4 Where the incident is not considered an emergency that requires immediate attention, We will refer You for the specific service and all costs will be for Your account.
- 10.9.5 The benefits expire annually and are not cumulative.
- 10.9.6 An incident is considered per service category, e.g. if an electrician is called out to repair the distribution board as well as an electrical connection, this is treated as one incident.
- 10.10 General Exclusions to the home assistance benefit:
 - 10.10.1 Maintenance of any kind;
 - 10.10.2 Replacing light bulbs;
 - 10.10.3 Adjustment of thermostats;
 - 10.10.4 Any remote controls or access controls; and
 - 10.10.5 Normal wear and tear;
 - 10.10.6 Safes / vaults.
- 10.11 How do You access the service?
 - 10.11.1 You can phone our team on **086 111 6227** or you can always head to our website at www.valuebuddy.co.za for further access and assistance.

11 RIDESHARE CLAIMS BUTLER SERVICE

- 11.1 Benefit Description:
 - 11.1.1 The claims butler service sends someone will come to a mutually convenient place to do your quotation/assessment; and
 - 11.1.2 This service will ensure that your completion of your claim form will be done in accordance with the requirements of the insurer.
- 11.2 How do You access the service?
 - 11.2.1 You can phone the claims handling services that will assist you with this service or you can phone our team on **086 111 6227** or you can always head to our website at www.valuebuddy.co.za for further access and assistance.

12 RIDESHARE FAST TRACK QUOTING AND REPAIR SERVICES WITH PREFERRED SUPPLIERS

- 12.1 Benefit Description:
 - 12.1.1 We have arrangements in place with preferred suppliers to ensure you receive same-day service to complete your quote for your motor repair; and
 - 12.1.2 The arrangement also includes fast tracking your motor repair to ensure that your vehicle is on the road as soon as possible to restore your income earning ability.



12.2 How do You access the service?

12.2.1 You can phone the claims handling services that will assist you with this service or you can phone our team on **086 111 6227** or you can always head to our website at www.valuebuddy.co.za for further access and assistance.

13 RIDESHARE VEHICLE PICK-UP AND DELIVERY SERVICE

13.1 Benefit Description:

13.1.1 We have arrangements in place with preferred suppliers to pick your vehicle up and to deliver it back to you again in major centres.

13.2 How do You access the service?

13.2.1 You can phone our team on **086 111 6227** or you can always head to our website at www.valuebuddy.co.za for further access and assistance.

14 RIDESHARE DRIVER RISK MANAGEMENT SERVICES

14.1 Benefit Description:

14.1.1 Your vehicle is your greatest asset and by increasing the effectiveness of your driver risk management, your profitability is likely to go up and your losses are likely to go down.

14.1.2 We will advise you, upon request, of certain driver risk management measures you can employ to ensure your greatest asset is taken care of when you are not around to operate it.

14.2 How do You access the service?

14.2.1 You can phone our team on **086 111 6227** or you can always head to our website at www.valuebuddy.co.za for further access and assistance.

15 RIDESHARE TELEMATICS ANALYSIS SERVICES

15.1 Benefit Description:

15.1.1 If you have the correct software installed, and because you have given permission to utilise the data to render this service, we will, upon request provide you with data analysis on driver behaviour.

15.2 How do You access the service?

15.2.1 You can phone our team on **086 111 6227** or you can always head to our website at www.valuebuddy.co.za for further access and assistance.

16 DETAILED TERMS AND CONDITIONS

16.1 General:

16.1.1 These Rideshare benefits are only available to Members, who reside in the Republic of South Africa (RSA), and follow the prescribed redemption processes.

16.1.2 It is specifically noted that the Rideshare benefits are provided within the borders of South Africa.



- 16.1.3 The benefits of the Rideshare program can be used for personal purposes only.
- 16.1.4 The benefits include:
 - 16.1.4.1 Discounts when You purchase selected products;
 - 16.1.4.2 Discounts on the cost of services acquired;
 - 16.1.4.3 Exposure to certain services that You can acquire;
 - 16.1.4.4 Services provided by Rideshare; and
 - 16.1.4.5 Preferential treatment (which may include cost discounts) by the suppliers of goods and services You engage through the network of service providers Rideshare contracted with.
- 16.1.5 The quantum and type of the benefits will differ depending on the type of membership package You acquire (package details are set out in the Membership / Packages table in clause 2.1
- 16.1.6 Rideshare has the right to swap the benefits that form part of the membership benefits of a specific membership package without the approval of any Member.
- 16.1.7 Every Member that participates in the Rideshare program, confirm that they have read, understood and agreed to these rules and terms and conditions.
- 16.1.8 Rideshare may amend the rules and benefits from time to time, for reasons, including but not limited to changes in benefits Rideshare arranged on behalf of its members.
- 16.1.9 Membership package benefits are described in clause 4 to 15 above.
- 16.2 What do We mean when We refer to the following:

"Rideshare"	:	Means ValueBuddy (Pty) Ltd, Reg Number 2015/029953/07, refers to a company registered under the company laws of the RSA, and which is the provider of the Rideshare benefits, with VAT number 4680281773.
"Service provider"	:	refers to a company with which Rideshare enters into agreement to offer discounts and rewards, benefits or services on various products and services through Rideshare.
"Insurance Risk Services"	:	All services rendered to the insurance company to ensure proper risk management and incident management services can be rendered in circumstances where a potential motor claim may arise.
"Membership"	:	Means your membership as a Member with Rideshare, irrespective of the membership package you subscribe to.
"Package"	:	Means different classes of benefits a person acquires, which is described in the Membership / Packages table in clause 2.1 above.
"Benefits"	:	Means various benefits provided in respect of the various membership packages, by various service providers.



- 16.3 When does Your membership start?
- 16.3.1 Your Membership will start on the day of the month that You request for it to start provided that;
- 16.3.1.1.1 the first payment of the membership fees are successful; and
- 16.3.1.1.2 the application has been received and approved.
- 16.4 Who may join and how do You remain a Member?
- 16.4.1 Any person 18 years and older, may join by paying the membership fee.
- 16.4.2 Rideshare benefits are only available for as long as You remain a fully paid-up member of Rideshare.
- 16.4.3 Benefits are non-transferable.
- 16.5 Membership benefits
- 16.5.1 The benefits You sign up for is the benefit package You will be entitled to.
- 16.5.2 Benefits are available from the first of the month to the last day of the month, provided that Your membership fees for the month is settled on the agreed upon debit date.
- 16.5.3 You may upgrade to another benefit package, at any time.
- 16.5.4 You may downgrade to a less beneficial choice, once a year and with the approval of Rideshare and only after being a member for 12 months.
- 16.5.5 When migration from one membership package to another takes place, the new package benefits will be available on the first day of the next calendar month.
- 16.5.6 The benefits expire annually and are not cumulative.
- 16.6 RESTRICTIONS AND TERMINATION OF BENEFITS
- 16.6.1 Benefits are subject to the standard terms and conditions of the supplier of the benefit rendered to every Member, and to which access is obtained by virtue of the Rideshare membership and the benefits contained within the membership package You acquire.
- 16.6.2 This agreement does not make You an agent in law or otherwise of Rideshare.
- 16.6.3 You may cancel Your membership by giving one calendar month's written notice. The notice must be sent to info@valuebuddy.co.za, failing which Your Rideshare membership shall continue on these terms and conditions.
- 16.6.4 When Your membership terminates or You do not renew Your membership, all benefits also terminate.
- 16.6.4.1 Benefits will terminate from the last day for which the membership is paid.
- 16.6.5 Rideshare reserves the right to, at any time, in their sole discretion, suspend, cancel or withdraw Your membership, if You:
- 16.6.5.1 breach or contravene these terms and conditions for any reason whatsoever (including non-payment of membership fees, subject to clause 16.7.6),
- 16.6.5.2 engage in any misconduct or wrongdoing in connection with Rideshare benefits, or
- 16.6.5.3 engage in abusive, fraudulent, inappropriate or hostile conduct in connection with Rideshare or the suppliers of the Rideshare benefits.
- To the extent legally permitted, all Rideshare benefits already acquired will be forfeited by You in these circumstances.



- 16.7 Payment
- 16.7.1 You can pay for Your Rideshare membership, on the agreed dates by:
- 16.7.1.1 the 2D payment mechanism;
- 16.7.1.2 Debit order payments;
- 16.7.1.3 Debit card payments; or
- 16.7.1.4 Electronically facilitated cash deposits at certain approved places.
- 16.7.2 We will constantly endeavor to increase the options provided in 16.7.1 to ensure that Your ability to pay Your membership fees are more convenient. We will update our website and the mobile application to give You access to the various options.
- 16.7.3 Payment of membership fees are in advance and at least once every calendar month.
- 16.7.4 The cost of each membership package is detailed in the clause 2 above to this agreement.
- 16.7.5 Benefits will be forfeited if the membership fees are not paid.
- 16.7.6 In circumstances where You have not paid Your membership fees for two consecutive months, Your membership will terminate in accordance with clause 16.6 but can be reactivated by the payment of a small reactivation fee, which may be waived at the sole instance of Rideshare.
- 16.8 PRIVACY POLICY:
- 16.8.1 Please ensure that You keep Your personal information such as Your full name, email address and telephone number current and up to date.
- 16.8.2 Rideshare is committed to ensuring that any personal information submitted by You is treated with the utmost privacy and confidentiality and will only share the information necessary to enable service and product providers to serve the benefits or deliver the goods.
- 16.8.3 Rideshare has reasonable safeguards in place to protect Your personal information when such information is submitted, accessed, stored or handled by Us.
- 16.8.4 Rideshare undertakes never to use, sell or make available Your personal information to any third party unless allowed or compelled to do so by applicable law or with Your prior written consent.
- 16.8.5 Due to compliance and audit requirements, Rideshare will store Your information on its selected hosting platform and ensure details are updated on a regular basis at the sole discretion of Rideshare.
- 16.8.6 You confirm that You understand that due to data hosting requirements (amongst others), at the elect of Rideshare, that it may be needed to transfer client data across the border of the Republic of South Africa. You unconditionally consent to this data hosting requirements (amongst others), at the elect of Rideshare, being effected.
- 16.8.7 Rideshare will also share selected and applicable sections of Your personal data with the services and goods providers to enable them to render the service and product benefits to You. By signing up for Rideshare You unconditionally consent to Your data being stored and updated at the sole discretion of Rideshare and that Your data be shared with product and service providers for the purpose of rendering the service and / or benefit.



16.9 THIRD PARTY WEBSITES:

16.9.1 These terms and conditions contain links or references to partner benefits on third party websites ("Third Party Websites") which are outside of our control. Rideshare is not responsible for the practices and/or privacy policies of those Third Party Websites or the "cookies" that those sites may use.

16.9.2 Notwithstanding the fact that these terms and conditions may refer to or provide links to Third Party Websites, Your use of such Third Party Websites is entirely at Your own risk and Rideshare is not responsible for any loss, expense, claim or damage, whether direct, indirect or consequential, arising from Your use of such Third Party Websites or Your reliance on any information contained thereon.

16.10 Liability:

16.10.1 Even though Rideshare has taken extreme care to source trustworthy suppliers, no claim against Rideshare can exceed six month's membership fees for any reason whatsoever.

16.10.2 In addition to the aforementioned, the amount claimed against Rideshare is furthermore limited to costs or expenses incurred by the Member directly related to the use of the service provided by the Third Party.

16.10.3 In lodging a claim against Rideshare, Rideshare should have reasonable opportunity to approach the service provider to mediate a favourable outcome.

16.11 MISCELLANEOUS:

16.11.1 These terms and conditions are binding and enforceable against all Members.

16.11.2 Access to certain benefits provided to the Members are limited by age or by the location of where the service will be rendered. Irrespective of whether or not You can access the benefit, based on Your age or location of the benefit service, the membership fees for the specific membership You chose, will remain the same.

16.11.3 These terms and conditions are governed by the laws of the Republic of South Africa.

16.11.4 You agree that the address that is used to serve legal notices will be the address provided by You when You registered as a Member for the purposes of receiving any written notices in respect of these terms and conditions.

16.11.5 You may, by written notice to Rideshare vary the address that is used to serve legal notices to any other address which is not a post office box.

16.11.6 All provisions and the various clauses of these terms and conditions are, notwithstanding the manner in which they have been grouped together or linked grammatically, severable from each other.

16.11.7 Any provision or clause of the terms and conditions, which is or becomes unenforceable in any jurisdiction, whether due to voidness, invalidity, illegality, unlawfulness or for any other reason whatever, shall, in such jurisdiction only and only to the extent that it is so unenforceable, be treated as if they were not recorded in the contract and the remaining provisions and clauses of these terms and conditions shall remain of full force and effect.



- 16.12 Breach
- 16.12.1 If any party is of the view that the other party is in breach of any of the terms of the agreement, the breach has to be communicated in writing and the breach should be remedied within seven calendar days.
- 16.13 COOLING-OFF PERIOD:
- 16.13.1 If You joined Rideshare as a result of being approached in person or after having received communication via the post, telephone, email or any other electronic communication, You are entitled to cancel Your membership without providing reasons and without cost or penalty to You on written notice to Rideshare within 5 business days of joining Rideshare to info@valuebuddy.co.za, failing which Your Rideshare membership shall continue on these terms and conditions.

17 RIDESHARE POPI POLICY

- 17.1 Introduction:
- 17.1.1 ValueBüddy is a Value Added Products & Services provider in the financial and insurance industry who is obliged to comply with The Protection of Personal Information Act ('POPI').
- 17.1.2 POPI requires Rideshare to inform their clients and Beneficiaries as to how their Personal Information is used, disclosed and destroyed.
- 17.1.3 Rideshare guarantees its commitment to protecting their Members' privacy and ensuring their Personal Information is used appropriately, transparently, securely and in accordance with applicable laws.
- 17.1.4 This Policy sets out how Rideshare deals with their Members' Personal Information and in addition for what purpose said information is used for.
- 17.2 The personal information collected:
- 17.2.1 Section 9 of POPI states that "Personal Information may only be processed if given the purpose for which it is processed, it is adequate, relevant and not excessive."
- 17.2.2 Rideshare collects and processes clients and Beneficiaries' Personal Information pertaining to their Value Added Products and Services requirements. The type of information will depend on the need for which it is collected and will be processed for that purpose only.
- 17.2.3 Whenever possible, We will inform the client and/or the Beneficiary what information they are required to provide Us with and what information is optional. Examples of the Personal Information We collect includes but is not limited to:
- 17.2.3.1 Clients Identity number, name, surname, address, postal code, marital status and how many dependents they have;
- 17.2.3.2 Description of clients residence, business and assets; and
- 17.2.3.3 Any other information required by Us, Suppliers and insurers in order to provide clients and Beneficiaries with an accurate analysis of their Value Added Products and Service's needs.
- 17.2.4 Rideshare also collects and processes clients Personal Information for marketing purposes to ensure our products and services remain applicable to our clients, Beneficiaries and potential clients.



- 17.2.5 We have agreements in place with all our Suppliers, Insurers and third party service providers to ensure there is a mutual understanding with regard to the protection of Personal Information. Our Suppliers are subject to the same regulations as We are subjected to.
- 17.2.6 With clients and/or Beneficiaries consent, We may also supplement the information provided with information We receive from other providers in order to offer a more consistent and personalised experience in clients' and Beneficiaries' interaction with Us.
- 17.2.7 For purposes of this Policy, clients and Beneficiaries included potential and existing clients and Beneficiaries.
- 17.3 How personal information is used:
- 17.3.1 Client's Personal Information will only be used for the purpose for which it was collected and agreed. This may include:
- 17.3.1.1 Providing products or services to clients and Beneficiaries and to carry out the transactions requested, as determined by the sole discretion of Rideshare from time to time;
- 17.3.1.2 For the detection and prevention of fraud, crime, money laundering or other malpractice
- 17.3.1.3 Conducting market or customer satisfaction research;
- 17.3.1.4 For audit, compliance and record keeping purposes; In connection with legal proceedings;
- 17.3.1.5 Providing our services to clients to carry out the services requested and to maintain and constantly improve the relationship;
- 17.3.1.6 Providing communications in respect of Rideshare and regulatory matters that may affect clients; and in connection with and to comply with legal and regulatory requirements or when it is otherwise allowed by law.
- 17.3.2 According to Section 10 of POPI Personal Information may only be processed if certain conditions are met which are listed below along with supporting information for Rideshare processing of Personal Information:
- 17.3.2.1 Client and/or Beneficiary consent to the processing – consent is obtained from clients during the introductory, appointment and needs analysis stage of our relationship;
- 17.3.2.2 The processing is necessary – in order to conduct an accurate analysis of the Beneficiaries' needs certain Personal information is required;
- 17.3.2.3 Processing complies with an obligation imposed by law on the Rideshare;
- 17.3.2.4 Processing is necessary for pursuing the legitimate interests of the Rideshare or of a third party to whom information is supplied.
- 17.4 Disclosure of personal information:
- 17.4.1 We may disclose Beneficiaries' Personal Information to our providers whose services or products clients / Beneficiaries elect to use. We have agreements in place to ensure that they comply with confidentiality and privacy conditions.
- 17.4.2 We may also share Beneficiaries Personal Information with, and obtain information about Beneficiaries from third parties for the reasons already discussed in the paragraph above.



- 17.4.3 We may also disclose Beneficiaries' information where We have a duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect our rights.
- 17.5 Safeguarding clients information:
- 17.5.1 It is a requirement of POPI to adequately protect the Personal Information We hold and to avoid unauthorised access and use of Your Personal Information. We will continuously review our security controls and processes to ensure that Your Personal Information is secure.
- 17.5.2 The following procedures are in place in order to protect Your Personal Information. This list is not exhaustive:
- 17.5.2.1 **THE INFORMATION OFFICER** is responsible for the compliance with the conditions of the lawful processing of Personal Information and other provisions of POPI;
- 17.5.2.2 **THIS POLICY** has been put in place throughout Rideshare and training on this policy and the POPI Act takes place annually;
- 17.5.2.3 **EMPLOYMENT CONTRACTS** containing clauses pertaining to POPI have been drafted;
- 17.5.2.4 Our archived Beneficiary information is stored at either an offsite third party provider or safely in our own offices;
- 17.5.2.5 All electronic files are **BACKED UP BY AN AUTHORSIED IT PROVIDER** who is also responsible for system security, which protects third party access and physical threats;
- 17.5.2.6 **A SECURITY INCIDENT MANAGEMENT REGISTER** is kept to log any security incidents and to report on and manage said incidents;
- 17.5.2.7 **A PROCEDURE MANUAL** has been drafted and to ensure all employees follow Rideshare's Professional Procedures to ensure Beneficiary information is processed accurately and securely; and
- 17.5.2.8 **CONSENT** to process Beneficiary information is obtained from a Beneficiary (or a person who has been given authorisation from the Beneficiary to provide the Beneficiary's Personal Information) during the introductory, appointment and needs analysis stage of the relationship.
- 17.5.2.9 An **INFORMATION DISPOSAL MANUAL** has been drafted and to ensure the proper destruction of personal information that is printed for whatsoever reason.
- 17.6 Access and correction of personal information
- 17.6.1 Beneficiary have the right to access the Personal Information We hold about them. Beneficiary also have the right to ask Us to update, correct or delete their Personal Information on reasonable grounds. Once a Beneficiary objects to the processing of their Personal Information, Rideshare may no longer process said Personal Information. We will take all reasonable steps to confirm our Beneficiaries' identity before providing details of their Personal Information or making changes to their Personal Information. The details of our Information Officer and head office are as follows:
- 17.6.1.1 Office details
- 17.6.1.1.1 Telephone number for POPI and Admin: 011 594 1300.



- 17.6.1.1.2 Telephone number for benefit redemption / usage: 086 111 6227.
- 17.6.1.1.3 Postal address: 4th floor, Combined HQ, 4 Bridal Close, Tygerfalls
- 17.6.1.1.4 Physical address: 4th floor, Combined HQ, 4 Bridal Close, Tygerfalls
- 17.6.1.1.5 E-mail address: info@valuebuddy.co.za
- 17.6.1.1.6 Website: www.valuebuddy.co.za
- 17.6.2 Amendments to this policy
- 17.6.2.1 Amendments to this Policy will take place on an ad hoc basis or at least once a year. Clients and Beneficiaries are advised to check our website periodically to inform themselves of any changes. Where material changes take place clients and Beneficiaries will be notified directly.