

Legal & compliance disclosures



Who we are and what we do

BetterSure Financial Consultants (Pty) Ltd is an authorised financial services provider (FSP 24015) and we will be your intermediary, also often called your broker. We are allowed to provide financial services on Life Insurance (Category A and B1) products such as death, disability, dread disease, and retrenchment cover and on Non-life personal lines products such as building and home contents insurance. We have no restrictions or exemptions on our FSP license conditions, and we can offer advice and intermediary services in both categories.

We can market and sell our life insurance product, the BetterSure Protection Policy, underwritten by Old Mutual Alternative Risk Transfer Limited (OMART), a licensed life insurer.

We can market, sell and provide certain admin services on our non-life insurance product, the BetterSure Home Insurance Policy, underwritten by Mutual and Federal Risk Financing Limited (MFRF), a licensed non-life insurer and authorised financial services provider (FSP 49551).

All BetterSure's representatives are authorised and either meet all the legal requirements or are working under supervision while they obtain some requirements. All of our representatives meet the honesty and integrity standards.

All our calls and web-based interactions across various platforms are recorded and can be made available to you upon request.

Protection of your personal information

We prioritize your privacy and information security. Your Personal Information will only be used as necessary to fulfil our agreement with you, respond to your interactions, or meet regulatory and business obligations.

According to the POPI Act, BetterSure can collect and share your personal information with MFRF or OMART, the insurers, depending on your chosen product. This information is used for underwriting, determining premiums, processing claims, and fraud prevention.

IUA Business Solutions, the policy administrator on certain products, will also receive your personal information for policy administration, document distribution, amendments, and premium collection on behalf of OMART and MFRF.

BetterSure, as your intermediary, may use your personal information for assessing your needs, credit searches, and verification. The detailed usage of your information will be provided in your policy documents. You may receive educational and product information from BetterSure, but you can opt out of advertising communication.

We may use, share, or obtain your personal information for various purposes such as verification, updates, tracing, fraud prevention, market research, audit and record-keeping, legal compliance, and in connection with legal proceedings. By agreeing, you allow us to view, search, and update your information. You have the right to access your personal information, request corrections or deletions, and under certain circumstances, object to the processing of your personal information.

Click www.bettersure.co.za for our Privacy Policy. Click <https://www.oldmutual.co.za/privacy-notice/> for Old Mutual Group's Privacy Policy.

All disclosure information is made in terms of the Financial Advisory and Intermediary Services Act 37 of 2002.

About BetterSure	About OMART	About MFRF
Company name		
BetterSure Financial Consultants Proprietary Limited	Old Mutual Alternative Risk Transfer Limited (OMART) is a licensed Life Insurer.	Mutual and Federal Risk Financing Limited is a licenced Non-Life insurer.
Company registration number		
2005/024995/07	1997/008994/06	1966/010741/06
Registered address		
43 Garsfontein Road, Waterkloof, Waterkloof, Pretoria, 0181	Mutualpark, Jan Smuts Drive, Pinelands, 7405	Wanooka Place St Andrews Road, Parktown
Postal address		
P O Box 3695, Northcliff, 2115	P O Box 1120, Johannesburg, 2000	P O Box 1120, Johannesburg, 2000
Telephone number		
086 124 9294	021 504 6423	011 374 9111
E-mail address		
clientcare@bettersure.co.za	OMARTCompliance@oldmutual.com	compliance@ominsure.co.za
Web site address		
www.bettersure.co.za	www.oldmutual.co.za	www.oldmutual.co.za