Privacy Policy

Last updated 28 September 2026

MyDrive — Admin Focus Underwriting Managers (Pty) Ltd (FSP 50086), underwritten by Guardrisk Insurance Company Limited (FSP 75)

1. Introduction and scope

Admin Focus Underwriting Managers (Pty) Ltd ("AFUM", "we", "us") manages MyDrive motor insurance on behalf of Guardrisk Insurance Company Limited ("Guardrisk"). This policy explains how we collect, use, share and protect personal information in line with the Protection of Personal Information Act 4 of 2013 ("POPIA").

It applies to everyone whose information we handle through MyDrive: people who request a quotation on mydrive.direct, policyholders, the drivers named on a policy, brokers, motor dealerships, and visitors to our website and the MyDrive app.

This policy does not replace our PAIA manual, which explains how to request access to records we hold. See our Access to information (/paia) page.

2. Information Officer

Our Information Officer is responsible for POPIA compliance across AFUM and MyDrive and is registered with the Information Regulator.

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3. What personal information we collect

Depending on how you deal with us, we may collect:

- Identity and contact information — full name, ID or passport number, date of birth, email address and mobile number.
- Driver information — licence code and date of issue, driving record, previous claims and insurance history, for you and for every regular driver of the vehicle.
- Vehicle information — make, model, year, registration, VIN and engine number, accessories, security or tracking devices, finance house and account reference, and the vehicle's value.
- Address information — your residential address and the address where the vehicle is kept overnight. We use the overnight address to rate your premium.
- Financial information — banking details, premium payment history, and bank account verification for claim payments.
- Claims information — details of the incident, photographs, police case numbers, assessor and repairer reports, towing and salvage records, and, where a specific claim requires it, special personal information such as health information.
- Communication records — emails, messages, calls, portal activity, complaint records, and conversations with our digital assistant.
- Technical information — device and browser information, and how you reached our website (for example a broker's QR code or referral link). See our Cookies (/cookies) page.

Special personal information (section 26 of POPIA) is only processed where an exception applies, mainly section 32, which allows insurers to process health information to assess risk, administer policies and handle claims.

4. Information about other drivers

Footer disclaimer (every page) MyDrive is a product managed by Admin Focus Underwriting Managers (Pty) Ltd, an authorised financial services provider (FSP 50086). Cover is underwritten by Guardrisk Insurance Company Limited, a licensed non-life insurer and authorised financial services provider (FSP 75). Quotations are not cover; premiums are confirmed before your policy is issued. Terms, conditions, limits and exclusions apply, and the full policy wording is available on request. AFUM subscribes to the Treating Customers Fairly principles. If you have a complaint, contact us first; unresolved matters may be referred to the National Financial Ombud Scheme or the FSCA.

If you give us information about another person, such as a regular driver or a spouse, you confirm that you have told them you are sharing it and why. They may contact our Information Officer to exercise their own rights under this policy.

5. Why we process your information

- To give you a quotation, and to check that a quotation request is genuine (see section 6)
- To assess the risk, underwrite and issue your policy
- To confirm your vehicle's value
- To administer your policy, including premium collection, changes and renewals
- To assess and settle claims, including appointing assessors, repairers, towing and roadside assistance providers
- To register, investigate and resolve complaints
- To comply with the law, including the FAIS Act, the Insurance Act, the Policyholder Protection Rules and FICA
- To detect and prevent fraud
- To communicate with you about your quotation, policy and claims, and, where you have agreed, about other products or services

6. Quotations on mydrive.direct

To see a price on mydrive.direct, you confirm your email address with a one-time code. We do this to keep automated and abusive quotation requests off the system, and to send you your quotation.

When you request a quotation, we allocate it to a MyDrive broker: the broker whose link, QR code or dealership you used, or otherwise the next broker in our direct-marketing roster. If no broker is available, the quotation stays unassigned until we can allocate it. We share the quotation with that broker while it is still valid (30 days). We share your name, email and phone number with them only if you tick "A MyDrive adviser may contact me about this quote". If you do not tick it, the broker can see the quote number, vehicle, premium and how many days are left, but not your contact details.

The value you give for your vehicle at quotation stage is an estimate. Your broker confirms the actual value before your policy is issued.

7. Automated decisions

Your premium is calculated automatically by our rating system from the information you give us. Some quotations cannot be rated automatically, for example when the vehicle's value is above our limit or a combination of driver details falls outside our rating rules. In that case we refer the quotation to a person or tell you that we cannot offer cover.

You may ask for any decision about your quotation or cover to be reviewed by a person, and you may make representations about it. Contact your broker or our Information Officer.

8. The lawful basis for processing

We only process personal information where at least one of these applies: you have consented; it is necessary to conclude or perform your insurance contract; the law requires it; it protects your legitimate interest; or it is necessary for our legitimate interests, such as preventing fraud, and does not unreasonably infringe your rights.

9. Who we share your information with

We share personal information only where necessary, and always under a duty of confidentiality:

- Guardrisk Insurance Company Limited, as the insurer of your policy

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- Your broker, and where relevant the motor dealership connected to your broker
- Vehicle valuation providers, to establish the value of your vehicle
- Assessors, repairers, towing, salvage and roadside assistance providers involved in a claim or assistance request
- Payment service providers, for premium collection and bank account verification
- Industry claims and fraud-prevention databases, and the South African Police Service where a claim involves a crime
- Your vehicle's finance house, where the vehicle is financed and they are noted on your policy
- Regulators, including the Financial Sector Conduct Authority and the Information Regulator, where the law requires it
- Our technology service providers, who host and support the MyDrive platform under written confidentiality and security obligations

We do not sell personal information.

10. Cross-border transfers

Some of our technology service providers, including our hosting, email, address lookup and bot-protection providers, process or store information outside South Africa. We only transfer personal information where the recipient is bound by law, binding corporate rules or a written agreement that gives protection comparable to POPIA, or where another basis in section 72 of POPIA applies.

11. How long we keep your information

We keep personal information for as long as we need it for the purposes in this policy, and then for as long as the law requires, including the FAIS Act's record-keeping requirements (generally 5 years), FICA and the prescription periods that apply to insurance claims.

Policy, claims and complaint records are kept for at least 5 years from the end of the policy, claim or complaint. Quotations that do not become policies are kept for 30 days and then deleted. Vehicle values from our valuation provider are kept for no longer than 30 days before being refreshed.

12. Security safeguards

We maintain technical and organisational measures appropriate to the risk: access controls, encryption of data in transit, access restricted by role and need to know, and written confidentiality obligations for every service provider that processes information for us. If a breach is likely to compromise your personal information, we will notify the Information Regulator and you, as section 22 of POPIA requires.

13. Direct marketing

We will only send you direct marketing with your consent, or where you are an existing client and the marketing is about similar products or services, in line with section 69 of POPIA. You can opt out at any time by contacting us or using the unsubscribe option in any message. Opting out does not stop service messages about your quotation, policy or claims.

14. Your rights

You have the right:

- to know what personal information we hold about you and why
- to access that information

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- to ask us to correct inaccurate or outdated information
- to ask us to delete information we no longer have a lawful reason to keep
- to object to processing, including direct marketing, in certain circumstances
- to ask for a person to review an automated decision
- to complain to the Information Regulator

To exercise any of these rights, contact our Information Officer. We respond within a reasonable time and at no charge, unless a request is clearly unfounded or excessive.

15. Children

MyDrive policies are held by adults. We do not knowingly collect information from children through our website.

16. Complaints to the Information Regulator

If you are unhappy with how we have handled your personal information, you may complain to the Information Regulator:

Information Regulator (South Africa) inforegulator.org.za POPIAComplaints@inforegulator.org.za

17. Changes to this policy

We may update this policy to reflect changes in our practices or the law. The current version is always on mydrive.direct.

18. Contact us

Admin Focus Underwriting Managers (Pty) Ltd — FSP 50086 Anglers Loft No 48, Peninsula on Vaal, Oranjeville, 1995 contact@adminfocus.co.za · 010 006 5266

This policy works alongside our Complaints (/complaints), Conflict of interest (/conflicts) and Cookies (/cookies) pages.

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