

Privacy Policy

Esurity Life understands the value of protecting your personal information and your right to have your personal information protected. We have ensured that we align ourselves with all the applicable information protection laws to ensure that your personal information is kept safe from unconsented access.

Our Privacy policy refers to the collection and use of the personal information you may supply to us through your use of any of our channels which includes our website and social media this policy dictates the way your personal information will be utilized.

1. PURPOSE

1.1. The Esurity Life Privacy Policy describes our policies and procedures on the collection, use and disclosure of your information when using the website or website and tells you about your privacy rights and how the law protects you.

1.2. We use your personal information to provide and improve the website. By using our website, you agree to and acknowledge the collection and use of said information in accordance with this Privacy Policy.

2. BACKGROUND

2.1. This policy is based on and compiled in accordance with the **Protection of Personal Information Act No. 4 of 2013**. The Act serves to promote and regulate the protection of Personal Information processed by public and private bodies in harmony with international standards, in a manner that gives effect to **privacy** subject to **justifiable limitations** aimed at protecting other rights and important interests

3. KEY DEFINITIONS

3.1. **Account**

This means a unique account created for you to access the website or parts of the website.

3.2. **Affiliate**

Refers to an entity that controls, is controlled by or is under common control with a party, where "control" means ownership of 50% or more of the shares, equity interest or other securities entitled to vote for election of directors or other managing authority.

3.3. **Company**

Referred to as either "the company", "we", "us" or "our" in this Policy, refers to Esurity Life, under Esurity Holdings.

3.4. **Cookies**

Small files that are placed on your computer, mobile device, or any other device by a website, containing the details of your browsing history on that website among its many uses.

3.5. Device

Refers to any device that can access the website such as a computer, a cellphone, or a digital tablet.

3.6. Personal Information

Any information that relates to an identified living, natural person, and where it is applicable, an identifiable, existing juristic person, and includes but is not limited to:

- (a) Information relating to the race, gender, sex, pregnancy, marital status, national, ethnic, or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language, and birth of the person;
- (b) Information relating to the education or the medical, financial, criminal or employment history of the person;
- (c) Any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier, or other assignment to the person;
- (d) The biometric information of the person;
- (e) The individual opinions, views, or preferences of the person;
- (f) Correspondence sent by the person that is implicitly or explicitly of a private or confidential nature of further correspondence that would reveal the contents of the original correspondence;
- (g) The views or opinions of another individual about the person; and
- (h) The name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person.

3.6. Privacy

- a) Right to be left alone
- b) Right to protection against the unlawful collection, retention, discrimination, and use of personal information
- c) Personal information used for specific purpose only
- d) Keep Personal information accurate & confidential

3.7. Processing

Any operation/activity/any set of operations, whether/not by automatic means, concerning personal information, including:

- a) The collection, receipt, recording, organization, collation, storage, updating or modification, retrieval, alteration, consultation, or use;
- b) Dissemination by means of transmission, distribution or making available in any other form; or
- c) Merging, linking, restriction, degradation, erasure, or destruction of information

3.8. Service Provider

Refers to any natural or legal person who processes the data on behalf of the company. It refers to third-party companies or individuals employed by the company to facilitate the website, to provide the website on behalf of the company, to perform

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services related to the website or to assist the company in analyzing how the website is used.

3.9. Usage Information

Refers to data collected automatically, either generated using the website or from the website infrastructure itself (for example, services looked at or quotes requested).

3.10. Website

Refers to Esurity Life, accessible from <http://www.esuritylife.co.za>

3.11. You

Refers to the individual accessing or using the website, or the company, or other legal entity on behalf of which such individual is accessing or using the website, as applicable.

4. WHAT WE COLLECT

4.1 Personal Information

While using the website, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you. Personally identifiable information may include, but is not limited to:

- a. Email address
- b. First name and last name
- c. Phone number
- d. Address, state, province, ZIP/postal code, city
- e. Usage information

4.2 Usage Data

Usage Data is collected automatically when using the Service.

Usage Data may include information such as your device's Internet Protocol address (e.g., IP address), browser type, browser version, the pages of the website that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

When you access the Service by or through a mobile device, we may collect certain information automatically, including, but not limited to, the type of mobile device you use, your mobile device unique ID, the IP address of your mobile device, your mobile operating system, the type of mobile Internet browser you use, unique device identifiers and other diagnostic data.

We may also collect information that your browser sends whenever you visit the website or when you access the Service by or through a mobile device.

4.3 Tracking technologies and cookies

We use cookies and similar tracking technologies to track the activity on the website and store certain information. Tracking technologies used are beacons, tags, and scripts to collect and track information and to improve and analyze the website.

Cookies can be "Persistent" or "Session" Cookies. Persistent Cookies remain on your personal computer or mobile device when you go offline, while Session Cookies are deleted as soon as you close your web browser. We use both Session and Persistent Cookies for the purposes set out below:

4.3.1. Necessary / Essential Cookies

Esurity Life Solutions is a licensed micro insurer and an authorized Financial Services Provider, FSP Number 50583.

Type: Session Cookies

Purpose: These Cookies are essential to provide you with services available through the website and to enable you to use some of its features and they help to authenticate users and prevent fraudulent use of user accounts.

4.3.2. Cookies Policy / Notice Acceptance Cookies

Type: Persistent Cookies

Purpose: These Cookies identify if users have accepted the use of cookies on the website.

4.3.3. Functionality Cookies

Type: Persistent Cookies

Purpose: These Cookies allow us to remember choices you make when you use the website, such as remembering your login details or language preference. The purpose of these Cookies is to provide you with a more personal experience and to avoid you having to re-enter your preferences every time you use the website.

5. USE OF INFORMATION

5.1 The company may use Personal Information for the following purposes:

To provide and maintain the website, including to monitor the usage of the website.

To manage your account to manage your registration as a user of the Service. The personal information you provide can give you access to different functionalities of the Service that are available to you as a registered user.

For the performance of a contract the development, compliance and undertaking of the purchase contract for the products, items, or services you have purchased or of any other contract with us through the Service.

To contact you by email, telephone calls, SMS, or other equivalent forms of electronic communication, such as a mobile application's push notifications regarding updates or informative communications related to the functionalities, products, or contracted services, including the security updates, when necessary or reasonable for their implementation.

To provide you with news, exclusive offers and general information about other goods, services, and events which we offer that are similar to those that you have already purchased or enquired about unless you have opted not to receive such information.

To manage your requests to attend and manage your requests to us.

For business transfers we may use your information to evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Data held by us about the website users is among the assets transferred?

For other purposes we may use your information for other purposes, such as data analysis, identifying usage trends, determining the effectiveness of our promotional

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campaigns and to evaluate and improve the website, products, services, marketing, and your experience.

6. SHARING OF INFORMATION

6.1 We may share your personal information in the following situations:

- a. **With service providers:** We may share your personal information with service providers to monitor and analyze the use of the website, to contact you.
- b. **For business transfers:** We may share or transfer your personal information in connection with, or during negotiations of, any merger, sale of company assets, financing, or acquisition of all or a portion of our business to another company.
- c. **With Affiliates:** We may share your information with our affiliates, in which case we will require those affiliates to honor this Privacy Policy. Affiliates include our parent company and any other subsidiaries, joint venture partners or other companies that we control or that are under common control with us.
- d. **With business partners:** We may share your information with our business partners to offer you certain products, services, or promotions.
- e. **With other users:** when you share personal information or otherwise interact in public areas with other users, such information may be viewed by all users and may be distributed outside, subject to the terms of POPIA.
- f. **With your consent:** We may disclose your personal information for any other purpose with your consent.

7. INFORMATION PROTECTION

7.1 The security of your personal information is important to us but remember that no method of transmission over the Internet, or method of electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security.

7.2 Transfer of Your Personal Data

7.2.1. Your information, including personal information, is processed at the company's operating offices and in any other places where the parties involved in the processing are located. It means that this information may be transferred to — and maintained on — computers located outside of your state, province, country, or other governmental jurisdiction where the data protection laws may differ than those from your jurisdiction.

7.2.2. Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer.

7.2.3. Esurity Life will take all steps necessary to ensure that your information is treated securely and in accordance with this Privacy Policy and no transfer of your personal information will take place to an organization or a country unless there are adequate controls in place including the security of your data and other personal information.

7.3 Retention of personal information

7.3.1. Esurity Life will retain your personal information only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use your personal information to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

7.3.2 Esurity Life will also retain usage data for internal analysis purposes. Usage Data is retained for a shorter period, except when this data is used to strengthen the security or to improve the functionality of the website, or we are legally obligated to retain this data for longer time periods.

8. POLICY REVIEW

We may update our Privacy Policy periodically and will notify you of any changes by posting the new Privacy Policy on this page.

You are advised to review this Privacy Policy periodically for any changes.

Changes to this Privacy Policy are effective when they are posted on this page.

9. ENQUIRIES

If you have any questions about this Privacy Policy, you can contact us:

Contact person: Isaac Chipswa, MD

Email: isaacc@esurity.co.za

Tel: 011 321 1779

Address: Rusa Campus 355 Pretoria Avenue

Ferndale, Randburg

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