

Guardrisk Privacy Statement

Version 1.2

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Guardrisk Group (Pty) Ltd, incorporating all of its operating entities and employees, respect your privacy. This privacy statement is meant to help you understand what data we collect, why we collect it, and what we do with it.

Guardrisk subscribes to the conditions of the upcoming Protection of Personal Information Act (POPIA) as well as the principles set out in Section 51 of the Electronic Communications and Transactions Act, 2002 (under its Privacy Policy), to make sure that you are always protected when supplying us with personal information.

Methods of processing

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.

Use of collected data

- 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.
- We 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 means that we will not disclose this information to any third party that has no right or title to it.



Our Website

- We take reasonable and necessary precautions to secure your transactions on our website - however, we cannot guarantee the confidentiality of your transactions.
- Using this website is entirely at your own risk.
- Guardrisk will not be held legally responsible for any personal information that you reveal to a third party, which has a link on the www.guardrisk.co.za website. It is important that you refer to that third party's privacy statement before you reveal any of your personal information.

Analytics

- Services contained in this section enable Guardrisk to monitor and analyse web traffic and can be used to keep track of user behavior.
- Google Analytics may be used. It is a web analysis service provided by Google Inc. ("Google"). Google utilizes the data collected to track and examine the use of the Guardrisk website, to prepare reports on its activities and share them with other Google services.

Cookies and usage data

- Place of processing: US
- A cookie is a small text file stored on your device by the website you are visiting.
- The Guardrisk website may make use of cookie and tracking technology, where information that you send while on the website, is saved on your hard drive. This allows the Guardrisk website to recognise you on your next visit. This technology is useful for gathering information, such as the type of browser and operating system you use. The information will enable us to track the number of visitors to our website and understand how visitors use it. Personal information cannot be collected via cookie technology.
- You can limit the collection of your information by disabling cookies on your browser. You may also be able to modify your browser settings to require your permission each time a site attempts to set a cookie. However, Guardrisk relies on cookies to enable certain functionality. If you choose to disable cookies, you will still have access to the website and its functions, but some of the services available on our website may not work properly.
- This privacy statement may be amended from time to time without any notice to you. Every time you use our website, you are automatically bound to the privacy statement that is current at that moment.

Disclaimer

- Apart from the provisions of sections 43(5) and 43(6) of the Electronic Communications and Transactions Act, as amended, Guardrisk nor any of its agents or representatives shall be liable for any damage, loss or liability of whatsoever nature arising from the use or inability to use this web site or the services or content provided from and through this web site. Furthermore, Guardrisk makes no representations or warranties, implied or otherwise, that, amongst others, the content and technology available from this website are free from errors or omissions or that the service will be 100% uninterrupted and error free. Users are encouraged to report any possible malfunctions and errors to the webmaster.

- Information, ideas and opinions expressed on this site should not be regarded as professional advice of Guardrisk, but users are encouraged to consult professional advice before taking any course of action related to information, ideas or opinions expressed on this site.
- Neither Guardrisk nor any of its agents or representatives shall be liable for any damage, loss or liability of whatsoever nature arising from the use or inability to use this web site or the information on this web site.

Any queries relating to data privacy or this this statement must be directed to dataprivacy@mmiholdings.co.za