

Guardrisk Group (Pty) Ltd (incorporating all of its operating entities)

Privacy Statement

Version 1.3

Updated 13 May 2019

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1. Guardrisk Group (Pty) Ltd (hereinafter interchangeably referred to as “Guardrisk” or “we” or “our” or “us”), respects your privacy. This privacy statement aims to help you understand what personal information/data we collect, why we collect it and what we do with it.
 2. 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 ensure that you are always protected when supplying us with your personal information/data.

Methods of processing

- Guardrisk processes any personal information/data which it receives with the utmost care and takes all appropriate security measures to prevent unauthorised access, disclosure, modification or destruction thereof.
- The processing of personal information/data is carried out by making use of computers and/or IT-enabled tools, following organisational procedures and models strictly related to the purposes indicated. In some cases, the personal information/data may be accessible to certain types of persons involved with the operational aspects of the Guardrisk business, namely underwriting, compliance, marketing, legal, system administration, etc. or external parties, for example, third party technical service providers, mail carriers, hosting providers, IT companies, communications agencies. These external parties are appointed, only if necessary, as data processors by Guardrisk.

Use of collected data

- Guardrisk will not collect, collate process or reveal your personal information/data without your permission, unless we are legally required to do so.
- We will only request, collect, collate process or store your personal information/data if it is lawful for us to do so.
- We will also not provide your personal information/data to a third party without your consent, unless we are legally required to do so.
- If we require your personal information/data, we will disclose the reason to you in writing. In addition, we will not reveal your personal information for any purpose other than that which you have agreed to.



- We will only keep a record of your personal information for the purpose it was intended to be collected for.
- 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 will keep all recorded financial information strictly confidential and will not disclose it to any other person without your consent.

Our website

- We will take all reasonable and necessary precautions to secure any transactions which you may conclude on the Guardrisk website. Notwithstanding the aforesaid, there still remains the minor possibility that the confidentiality of your transaction may be breached.
- Your use of 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 and/or any third party who 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

- The services referred to in this section enable Guardrisk to monitor and analyse web traffic and can be used to keep track of user behaviour.
- Google Analytics and Hotjar may be used for this process. These are web analysis service providers that utilise the personal information/data collected to track and examine the use of the Guardrisk website. This is in turn used to prepare reports on the site's activities so as to improve the user experience and performance. Each web service provider is responsible for adherence to relevant personal information/data protection rules which can be obtained via their own Privacy Policy. Such policies may be viewed on the following links:

<https://www.hotjar.com/legal/policies/privacy>

<https://policies.google.com/privacy?hl=en&gl=uk>

Cookies and usage data

- Place of processing: United States of America. A cookie is a small text file stored on your computer/ device by the website you are visiting.
- The Guardrisk website may make use of such cookie and tracking technology, where information which you processed whilst on our website, is saved on your computer or device. 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 used by your computer/ device. The information allows us to track the number of visitors to our website and analyse how visitors make use of it. Personal information/data 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 save 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 function correctly or to its best capability.
- This privacy statement may be amended from time to time without any notice to you. Every time you make use our website, you are automatically bound to the privacy statement in force at that time.

Disclaimer

- Apart from the provisions set out in sections 43(5) and 43(6) of the Electronic Communications and Transactions Act, neither Guardrisk nor any of its agents and/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, the services or content provided from and through this web site.
- 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. You 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 the professional advice of Guardrisk. We strongly thus encourage you 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 statement must be directed to dataprivacy@mmiholdings.co.za