

Tax Risk Underwriting Managers Privacy Notice

Effective Date: 10/09/2024

Introduction

Tax Risk Underwriting Managers ('we', 'us' and 'our') cares about the privacy, security and online safety of our Policy Holder, Brokers and Employees' ('you' and 'your') personal information. We as the data controller or responsible party take our responsibility to protect your personal information very seriously. This notice explains how we collect, use, share and protect your personal information, as required by the Protection of Personal Information Act (POPIA). Using our services and any disagreements about your privacy are subject to this notice.

As our business grows and changes, we may need to update this notice to reflect those changes. If changes affect you personally, we will try and contact you directly because it is important to us that you understand at all times how your personal information is used. Please make sure that we always have your latest contact details.

The meaning of processing your personal information

To help you understand this notice, we include the explanations of the terms 'personal information' and 'process' as used in Protection of Personal Information act (POPIA):

- **Personal Information and Special Personal Information** refers to any information relating to an identifiable living or juristic person. Some examples are: race, gender, marital status, nationality, age, physical or mental health, disability, language, education, identity number, telephone number, email, postal or street address, biometric information and financial, criminal or employment history.
- **Process** means any operation or activity, whether automated or not, concerning personal information, including: collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation, use, dissemination by means of transmission, distribution or making available in any other form, merging, linking, as well as blocking, degradation, erasure or destruction of information. "Processing" will have a similar meaning.

Why we process your personal information

We have to process some of your personal information in order to provide you with our products and services, and also as required by insurance, tax and other legislation. For example: When you buy one of our services or products, we collect your name, contact information and payment information to complete the transaction.

Your personal information is also gathered through our website and other channels we use to distribute, communicate and deliver our services. We use your personal information in order to do the following:

- identify you
- process your requests or instructions
- manage your policy
- follow the laws of South Africa
- detect and prevent fraud

When we share your personal information

In order to provide our products and services to you, we may share your personal information with other insurers, industry bodies, credit agencies and our service providers.

These are some examples of when we will share your personal information:

- When required by any regulatory authority, such as The Financial Sector Conduct Authority (FSCA).
- When required by legislation or any legal process.
- To protect and defend our rights and property, including our intellectual property.

We will never sell your personal Information or share it with other parties for their own marketing use.

Some information is automatically collected

When you use any of our digital channels like websites and digital apps, we receive and store information generated by your activities (**usage data gathered by cookies**) and **other information** that are automatically collected from your browser or mobile device. Most of this data is generally not personally identifiable. However, some of this data, either alone or when linked with other information, may allow your identity to be discovered. We treat this combined data as personal information and we protect it accordingly.

- **Cookies** are small text files that are created when you view a website. They gather usage data which includes information about the sites you visited, the number of times you visit, the date, time and length of your visit, which products or services you viewed and which areas of the site you visited. We may assign you one or more unique identifiers to help keep track of your future visits.
- **Other information** automatically collected may include your IP address, browser type and version, preferred language, geographic location, wireless or Bluetooth technology on your device, operating system and computer platform.

Information collected through online advertising

We use service providers (such as Google, DoubleClick and Programmatic Buying) to help us deliver our banner advertisements and other online communications. To understand which types of offers, promotions and advertising are most appealing to our customers - these service providers may collect and use some of your personal information. This information is **aggregated** and cannot be linked to you.

- **Data aggregation** is any process in which information is gathered and expressed in a summary form using specific variables such as age, profession, income and interests.

These service providers show Tax Risk Underwriting Managers' ads on sites on the internet, and they use the information stored in cookies based on your prior visits to Tax Risk Underwriting Manager's website. If you don't want your personal information to be used in this way, you can opt out of the use of cookies, by visiting any of the following sites:

- Google at <http://www.google.com/policies/privacy/ads/>
- Network Advertising Initiative at http://www.networkadvertising.org/managing/opt_out.asp

How we protect your data

We take every reasonable precaution to protect your personal information (including information about your activities) from theft, unauthorised access and disruption of services. Our security controls are designed to maintain an appropriate level of data confidentiality, integrity, and availability. We regularly test our website, data centres, systems, and other assets for security vulnerabilities.

However, we cannot guarantee the security of any personal information that you willingly disclose online. Please note that we process and collect your personal information when you use our website, contact us electronically or complete a quotation or application form online. Always keep this information safe and never disclose it to anyone.

Receiving marketing from us

We like to keep our customers informed of the latest products and services offered by us and our service providers. . If you do not want to receive marketing from us by contacting us on the details on your policy document or on the details below.

Please note that even if you choose not to receive marketing from us, we may still communicate with you regarding things like security updates, product functionality, and responses to service requests and for other transactional or administrative purposes.

How long we keep your information for

We may retain your personal information, unless you object, in which case we will only retain it if we are permitted or required to do so in terms of Applicable Laws. However, as a general rule, we will retain your information in accordance with retention periods set out in Applicable Laws, unless we need to retain it for longer for a lawful purpose. (For example, for the purposes of complaints handling, legal processes and proceedings.)

Your rights

You can exercise specific rights with regards to the data we hold about you, such as:

- You may at any time request us to confirm whether we hold information about you. We will respond to such a request at no charge.
- You may also request a copy of the record containing any personal data about you held by us, and details of any third parties who have or have had access to your information. We will respond within a reasonable time. In certain circumstances, we may or must refuse your request, in accordance with the provisions of Promotion of Access to Information Act (PAIA). A request for to be provided with a copy of the record, or a description about the personal information held by us, may be subject to a fee prescribed by the applicable data protection law in order to meet our costs in providing you with the information concerned. If a fee is payable, you may request an estimate of the fee before requesting a copy of your personal information. We may require you to pay a deposit for all or part of the fee.
- In certain circumstances, you have the right to request us to correct or delete personal information we keep about you which is inaccurate, irrelevant, excessive, out-of-date, incomplete, misleading or obtained unlawfully. Please note that we can only amend data that is under our control.
- You also have a right to request us to destroy or delete a record of personal information about you that we are no longer authorised to retain. Please note that we are not obliged to accede to your request to correct or delete information. In circumstances where we do not accede to your request we will take reasonable steps to attach a copy of your request to the information concerned.
- You have the right to be notified that information about you is being collected and, in the event of unauthorised access, to be notified of such unauthorised access.
- In certain circumstances, you have the right to object to the processing of your personal information. This would be the case where we process your information on the basis that it protects your legitimate interests, or where the processing is necessary for our legitimate interests or those of a third party to whom the information is supplied.

In order to fulfil your requests under this section, we may require some details such as:

- your name/ company's name
- company registration number / Identity number
- email address
- postal address
- telephone/cell number where you can be reached

- your signature
- the date of the request
- Signed authority from the individual whose data is required if you are applying on their behalf.

Your right to lodge a complaint with the Information Regulator

If you are not satisfied with our response to any complaints you raise with us or you believe our processing of your information does not comply with the data protection law, we suggest you contact our Information Officer Tshireletso Tlang at tel: 0861 473 738 , email info@taxrisk.co.za

However, you can also lodge a complaint to the Information Regulator, at: Email: POPIAComplaints.inforegulator.gov.za / Tel: 010 023 5200

Changes we make to this Privacy Notice

Any changes we may make to our Privacy Notice in the future will be posted on this page and, where appropriate, notified to you by email. Please check back frequently to see any updates or changes to our Privacy Notice.

Contact us

If you have any questions, or you want to update your personal information or preferences, please contact our Office on the details below:

Physical address

152 Bryanston Drive

Bryanston

Sandton

2191

Email: info@taxrisk.co.za

Tel: 0861 473 738