



MULTISURE
C O R P O R A T I O N

Multisure Corporation (Pty) Ltd
(hereinafter referred to as Multisure)

Privacy Policy

Multisure Corporation (Pty) Ltd ("Multisure") respects the rights to privacy and confidentiality of our potential and existing clients' personal information. We are committed to protecting your privacy and ensuring that your personal information is collected and used properly, lawfully, and transparently.

This privacy notice is meant to help you understand how we collect, use, share, and protect your personal information. Multisure subscribes to the conditions of the Protection of Personal Information Act (POPIA) to make sure that you are always protected when supplying us with personal information.

The Protection of Personal Information Act 9 (POPIA) describes personal information as information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person.

What Type of Personal Information Do We Collect & How Do We Collect It?

The type of information we collect will depend on the purpose for which it is collected and used. We will only collect information that we need for that purpose. When personal information is collected, the company will indicate the purpose for the collection and whether the information required is compulsory or voluntary.

Examples of personal information include, but are not limited to, contact information, financial information, health-related information, and information relating to gender, age, identity number, name, and address.

Multisure collects information either directly from you ("the data subject"), the employer, or through intermediaries. The source from which personal information was obtained, if not directly from the data subject, will be disclosed.

Use of Personal Information

After obtaining consent, the personal information collected or held by Multisure may be used, stored, transferred, disclosed, or shared only for the purposes for which it was collected or agreed with you. This may include:

- For underwriting purposes;
- To assess and process claims;
- Providing ongoing administration services for the duration of the contract;
- Fulfilling a transaction on request of a data subject;
- To respond to your inquiries and/or complaints;
- To confirm and verify your identity or to verify that you are an authorised person for security purposes;
- For the detection and prevention of fraud, crime, money laundering, or other malpractice;
- For marketing analytics;
- To provide you with the products and services applicable to your relationship with Multisure.

Records of personal information will be retained for the period necessary for achieving the purpose for which the information was collected.

Please note that you have a right to object to the processing of your personal information, for example, for purposes of direct marketing, unless consent was obtained from you.

Methods of Processing

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 Multisure (underwriting, claims, administration, marketing, 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 Multisure.

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.
- Multisure will not be held legally responsible for any personal information that you reveal to a third party with a link on the www.multisure.co.za website. It is important that you refer to that third party's privacy notice before you reveal any of your personal information.

Sharing of Personal Information

Multisure will only share your personal information with third parties if you have consented to such disclosure or if this is permitted in terms of legislation. If consent has been obtained, the company may share your personal information with third parties involved in the delivery of services to you. We have agreements in place to ensure that they comply with the Protection of Personal Information Act, No 4 of 2013.

Where Multisure discloses personal information to any third parties, the third party will be obliged to use that personal information only for the reasons and purposes it was disclosed for. We may be obliged to disclose your personal information to the extent that it is required to do so by law, in connection with any legal proceedings or prospective legal proceedings, or for the purposes of protecting the interest of clients, for example, fraud prevention or to give effect to an agreement.

Securing Personal Information

Multisure processes the data of data subjects in a proper manner and shall take appropriate security measures to prevent loss of, damage of personal information, unauthorised access, disclosure, modification, or unauthorised destruction of the data. The company will store all the personal information in secured environments. Information that we collect may be stored and processed outside of South Africa, but only in countries with the same level of data protection as is required in South Africa.

Right to Access and Rectify Personal Information Collected

You have the right to request to review your personal information contained by Multisure at any time to correct or update the information. If the purpose for which your personal information was requested initially does not exist anymore, for example, you no longer have an active contract, you may request information held by the company to be removed. However, Multisure can decline your request to delete the information from its records if other legislation requires the continued retention thereof or if it has been de-identified.

If you would like to obtain a copy of your personal information held by Multisure, please contact us (details set out below).

Right to Lodge a Complaint to the Information Regulator

Any person may submit a complaint to the Regulator alleging interference with the protection of the personal information of a data subject.

The Information Regulator contact details are:

- Tel: 012 406 4818
- Fax: 086 500 3351
- Email: infoereg@justice.gov.za

Updating this Notice

Please note that we may amend this Notice from time to time. The most recent version will always replace and supersede previous versions. Please check this website periodically to inform yourself of any changes.

How to Contact Us

This Privacy Policy applies to Multisure Corporation (Pty) Ltd, incorporating all its operating entities.

Please direct any questions, complaints, or concerns regarding this privacy policy, data privacy, and our treatment of your Personal Information to the following:

- **Tel:** 087 943 2502
- **Email:** admin@multisure.co.za

Upon receiving your request, we will contact you directly, investigate your request, and work to address your concerns. We reserve the right to take reasonable steps to verify your identity prior to granting access or processing changes or corrections.

Underwriting

Multisure's policies are underwritten by **Guardrisk Microinsurance Ltd**, a composite Life and Non-Life licensed insurer and an Authorised Financial Services Provider (FSP No 51674). Guardrisk's privacy policy can be viewed at <https://guardrisk.co.za/privacy-notice/>