

PRIVACY POLICY

1. Introduction

i Capital Risk Services (Pty) Ltd ("we", "us", "our") is committed to protecting the privacy, confidentiality and security of the personal information we process in the course of providing short-term insurance broking services. This privacy explains how we collect, use, store, share and protect your personal information in accordance with the **Protection of Personal Information Act, 4 of 2013 (POPIA)**. By engaging in with our services, submitting a claim, requesting a quotation, or communicating with us electronically, you agree to the terms contained in this Privacy Policy.

We may amend this Policy from time to time. Where changes materially affect you, we will make reasonable efforts to notify you.

2. Definitions

To help you understand this Privacy Policy, we include the explanations of the terms 'personal information' and 'process' as used in POPIA:

2.1 Personal Information is. Information relating to an identifiable natural or juristic person, including name, ID number, contact details, addresses, banking information, vehicle and asset details, claims information, CCTV footage, and other insurance-related data.

2.2 Special Personal Information includes religious beliefs, race, health information, biometrics, criminal behavior or other sensitive information.

2.3 Process. any activity involving personal information, including collection, storage, updating, sharing, destruction or archiving.

3. 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:

- a. Insurance broking and administration
- b. Claims administration and recoveries
- c. Legal and regulatory compliance (POPIA, FAIS, Insurance legislation)
- d. Fraud prevention and risk management
- e. Communication and client support
- f. Marketing with consent

Due to the nature of our business, we sometimes use other parties like our service providers and administrators who in turn process your personal information.

4. When we may share your personal information

Your information may be shared with the following parties, where necessary:

- Insurers and Underwriting Managers
- Service providers involved in claims (tow operators, repairers, assessors, investigators)
- IT service providers supporting our systems
- Legal practitioners
- Auditors
- Regulatory authorities (FSCA, PA)
- Ombuds
- Law enforcement
- Our contracted third-party service providers

We **do not sell** personal information.

Sharing is conducted in line with POPIA, on a **strict need-to-know basis**.

5. Some information is automatically collected

When you use any of our digital channels like websites and apps, we receive and store information generated by your activities (**usage data gathered by cookies**) and **other information** that is 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.

- a. **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.
- b. **Other information** automatically collected may include your IP (Internet protocol) address, browser type and version, preferred language, geographic location, wireless or Bluetooth technology on your device, operating system and computer platform.

6. Information collected through online advertising

We may use service providers 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.

- a. **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.
- b. These service providers may show our ads on sites on the Internet, and they use the information stored in cookies based on your prior visits to our 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:

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

7. How we protect your data

We implement reasonable and appropriate technical and organisational security measures, including:

- Secure system access controls
- Password protection and authentication
- Encryption where necessary
- Firewalls and malware protection
- Regular data backups
- Restricted employee access
- Staff training on confidentiality and POPIA
- Secure digital and physical storage

Despite these measures, no online transmission is completely secure. You remain responsible for safeguarding your passwords and login credentials.

8. Receiving marketing from us

We like to keep our customers informed of the latest products and services offered by us and our service providers. When you buy a new product or service from us, we will ask you what your marketing preferences are. If you do not want to receive marketing from us, you can change your preference by contacting us on the contact details on your policy document or on the contact details below.

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, responses to service requests and for other transactional or administrative purposes.

9. Your POPIA Rights

You have the right to:

- Request access to your personal information
- Correct or update your information
- Object to processing (where lawful)
- Request deletion where permitted by law
- Withdraw consent for optional processing (e.g., marketing)
- Lodge a complaint with our Information Officer
- Lodge a complaint with the Information Regulator

10. Retention of Personal Information

We retain personal information only as long as necessary for:

- Legal and regulatory requirements (generally **5–7 years**)
- The administration of policies and claims
- Audit and record-keeping requirements
- Ongoing or potential legal proceedings

Information is securely destroyed or de-identified once the retention period expires.

11. Final comments

We reserve the right to amend this Privacy Policy from time to time, and you agree that you will review the terms of this Privacy Policy whenever you visit our website for any such amendments.

This Privacy Policy will be governed by and construed and interpreted in accordance with the laws of the Republic of South Africa.

When you do visit our website, and in the process provide us with your personal information, you will be agreeing to the provisions set out in this Privacy Policy.

You also authorise us to act on the information that you send electronically.

Ensure that you have read and understood the terms and conditions of this Privacy Policy before you provide us with your personal information.

12. Contact us

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

Postal address	Physical address	Email address
P O Box 785063, Sandton, 2146	33 Scott Street, Waverley, 2090	aiinfo@icapital.co.za