

Privacy policy

This privacy policy applies to African Risk Transfer Limited ('ART', 'we', 'us' or 'our') and explains how ART handles your personal information and complies with the requirements of the Data Protection Act 2004 ("DPA") of Mauritius.

Should you have any questions, you may contact our data protection officer by emailing compliance@africanrisktransfer.com

How we collect information on individuals

ART collects personal information for a range of business purposes from sources such as its clients, customers, employees, contractors and other individuals.

We collect a wide range of information including contact details, roles, business types, related parties and other information that would be necessary for our business.

For clients (existing or prospective) we will collect more detailed information, which includes financial information.

The medium of collection may be through emails, our website, surveys or physical forms and documents either through direct or indirect interaction.

How we deal with and use the personal information

We collect data with a number of purposes which mainly include:

- Provision of services;
- Responding to enquiries and requests;
- Ongoing client relationship;
- Marketing or communication around our products, initiatives and events;
- Reporting and management;
- Recruitment; and
- Any other purpose that would relate to our business

We may use personal information about individuals to market our services, including by email. You may contact our Data Protection Officer through email or by letter addressed at C1-203, Level 2 Office Block C La Croisette Grand Baie MU, 30517.

Mauritius

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Company No. 140013 C1/GBL **FSC MAU** C116015902
Directors: Marie Dominique Stephanie Pallamy, Gavin Courtenay*,
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www.africanrisktransfer.com

Seychelles

Suite 204 Waterside, Eden Island, Victoria, Seychelles
License No. 00022 **Company Registration No.** 8423894-1
Directors: Gavin Courtenay*, Peter Kemp*, Kenny Garry Roberts - *South African

Disclosure of personal information

ART does not routinely disclose personal information to other organisations unless:

- required by law;
- use or disclosure is permitted by this policy;
- we believe it necessary to provide you with a product or service which you have requested or are contracted to;
- to protect the rights, property or personal safety of any member of the public or a customer of ART or the interests of ART;
- some or all of the assets or operations of ART are or may be transferred to another party as part of the sale of some or all of ART's business; or
- you give your consent.

We may also share non-personal, de-identified and aggregated information for research or promotional purposes. Except as set out in this policy, we do not sell or trade personal information to third parties, or allow such third parties to use that personal information.

We use a number of partners whether persons or entities for the provision of our service or which service us for the proper running of our business. This means that individuals and organisations outside of ART will sometimes have access to personal information held by ART and may collect or use it from or on behalf of ART.

We require our service providers to adhere to our privacy guidelines and not to keep this information or use it for any unauthorised purposes.

Transfer of information outside Mauritius

Information held by ART may be transferred out of Mauritius for any use including storage even in countries without adequate data protection requirements as in Mauritius. ART may also transfer information abroad if it uses overseas facilities or contractors to process or back-up its information or to provide certain services to ART.

Our commitments to safeguard your privacy, and the information, remains subject to existing confidentiality obligations.

Privacy on our web sites

Cookies may be used on some areas of our websites. ART uses cookies to improve the navigational experience of visitors to our websites and to make them easier to use.

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If you have any concern about cookies, you may consult us or use available tools to view our websites while maintaining acceptable navigation experience on ART websites.

Security of personal information

We may store information electronically and we will allow our partners and staff to use the information for certain specific purposes.

ART will endeavour to take all reasonable steps to keep secure any information which we hold about you, whether electronically or in hard-copy, and to keep this information accurate and up to date. We also require our employees and data processors to respect the confidentiality of any personal information held by ART.

Access to information

If at any time you want to know what personal information we hold about you, you may contact us in writing or by email.

Corrections and concerns

If you believe that information we hold about you is incorrect or out of date, or if you have concerns about how we are handling your personal information, please contact us and we will try to resolve those concerns.

If you wish to have your personal information deleted, please let us know and we will take reasonable steps to delete it (unless we need to keep it for legal, auditing or internal risk management reasons).

Effect of policy

ART reserves the right to change its privacy policy at any time and notify you by posting an updated version of the policy on this website.

The amended policy will apply between us whether or not we have given you specific notice of any change.

ART Privacy Commitment

Last Edited 04 March 2021

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PRIVACY NOTICE

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Introduction

We respect the privacy of everyone who visits this website. As a result we would like to inform you regarding the way we would use your Personal Information. We recommend you to read this Privacy Notice and Consent so that you understand our approach towards the use of your Personal Information. By submitting your Personal Information to us, you will be treated as having given your permission – where necessary and appropriate – for disclosures referred to in this policy. By using this web site, you acknowledge that you have reviewed the terms of this Privacy Notice and Consent to Use of Personal Information (the “Privacy Notice and Consent”) and agree that we may collect, use and transfer your Personal Information in accordance therewith.

If you do not agree with these terms, you may choose not to provide any Personal Information but this may impact on our ability to support you as a customer or supplier. This Privacy Notice and any Consent forms part of our Terms and Conditions of Use and such shall be governed by and construed in accordance with the laws of South Africa. This Notice explains how we obtain, use and disclose your personal information, as is required by the Protection of Personal Information Act, 2013 (POPI Act). We are committed to protecting your privacy impact and to ensure that your Personal Information is collected and used properly, lawfully and openly.

Who we are

First Equity Insurance Brokers (Pty) Ltd
A licensed financial services provider with FSP number 5227
Licensed for Short Term Personal and Commercial Insurance

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The information we collect

Collection of Personal Information

We collect and process your Personal Information mainly to provide you with access to our services and products, to help us improve our offerings to you, to support our contractual relationship with you and for certain other purposes explained below. 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.

We collect information directly from you where you provide us with your personal details, for example when you purchase or supply a product or services to or from us or when you submit enquiries to us or contact us. Where possible, we will inform you what information you are required to provide to us and what information is optional.

Examples of information we collect from you are:

- name
- address
- email address
- telephone/cell number
- user-generated content, posts and other content you submit to our web site

We also collect information about you from other sources as explained below.

With your consent, we may also supplement the information that you provide to us with information we receive from other companies in our industry in order to offer you a more consistent and personalized experience in your interactions with us.

Collection of Non-Personal Information

We may automatically collect non-Personal Information about you such as the type of internet browsers you use or the website from which you linked to our website. We may also aggregate details which you have submitted to the site (for example, the products or services you are interested in). You cannot be identified from this information and it is only used to assist us in providing an effective service on this web site. We may from time to time supply third parties with this non-personal or aggregated data for uses in connection with this website.

Cookies policy

We use the term “cookies” to refer to cookies and other similar technologies covered by the POPI Act on privacy in electronic communications.

- **What is a cookie?**

Cookies are small data files that your browser places on your computer or device. Cookies help your browser navigate a website and the cookies themselves cannot collect any information stored on your

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computer or your files. When a server uses a web browser to read cookies they can help a website deliver a more user-friendly service. To protect your privacy, your browser only gives a website access to the cookies it has already sent to you.

- **Why do we use cookies?**

We use cookies to learn more about the way you interact with our content and help us to improve your experience when visiting our website. Cookies remember the type of browser you use and which additional browser software you have installed. They also remember your preferences, such as language and region, which remain as your default settings when you revisit the website. Cookies also allow you to rate pages and fill in comment forms. Some of the cookies we use are session cookies and only last until you close your browser, others are persistent cookies which are stored on your computer for longer. For further details on the various types of cookies that we use, please read our cookie policy.

- **How are third party cookies used?**

For some of the functions within our websites we use third party suppliers, for example, when you visit a page with videos embedded from or links to YouTube. These videos or links (and any other content from third party suppliers) may contain third party cookies and you may wish to consult the policies of these third party websites for information regarding their use of cookies. For further details on the third party cookies that we use, please read our page on cookie types.

- **How do I reject and delete cookies?**

We will not use cookies to collect personally identifiable information about you. However, should you wish to do so, you can choose to reject or block the cookies set by the websites of any third party suppliers by changing your browser settings – see the Help function within your browser for further details. Please note that most browsers automatically accept cookies so if you do not wish cookies to be used you may need to actively delete or block the cookies.

You can also visit www.allaboutcookies.org for details on how to delete or reject cookies and for further information on cookies generally. For information on the use of cookies in mobile phone browsers and for details on how to reject or delete such cookies, please refer to your handset manual. Note, however, that if you reject the use of cookies you will still be able to visit our websites but some of the functions may not work correctly.

How we use your information

We will use your Personal and Non-Personal Information only for the purposes for which it was collected or agreed with you, for example:

- Analyse the effectiveness of our advertisements, competitions and promotions (if applicable)
- Collect information about the device you are using to view the site, such as your IP address or the type of Internet browser or operating system you are using, and link this to your Personal Information so as to ensure that the site presents the best web experience for you
- Evaluate the use of the site, products and services
- For audit and record keeping purposes
- For market research purposes

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- For monitoring and auditing site usage
- Help speed up your future activities and experience on the site. For example, a site can recognise that you have provided your Personal Information and will not request the same information a second time.
- In connection with legal proceedings
- Make the site easier to use and to better tailor the site and our products to your interests and needs
- Offer you the opportunity to take part in competitions or promotions
- Personalise your website experience, as well as to evaluate (anonymously and in the aggregate) statistics on website activity, such as what time you visited it, whether you've visited it before and what site referred you to it
- Suggest products or services (including those of relevant third parties) which we think may be of interest to you
- To assist with business development
- To carry out our obligations arising from any contracts entered into between you and us
- To conduct market or customer satisfaction research or for statistical analysis
- To confirm and verify your identity or to verify that you are an authorised customer for security purposes
- To contact you regarding products and services which may be of interest to you, provided you have given us consent to do so or you have previously requested a product or service from us and the communication is relevant or related to that prior request and made within any timeframes established by applicable laws.
- To notify you about changes to our service
- To respond to your queries or comments
- We will also use your Personal Information to comply with legal and regulatory requirements or industry codes to which we subscribe or which apply to us, or when it is otherwise allowed by law.
- Where we collect Personal Information for a specific purpose, we will not keep it for longer than is necessary to fulfil that purpose, unless we have to keep it for legitimate business or legal reasons. In order to protect information from accidental or malicious destruction, when we delete information from our services we may not immediately delete residual copies from our servers or remove information from our backup systems.
- You can opt out of receiving communications from us at any time. Any direct marketing communications that we send to you will provide you with the information and means necessary to opt out.

Disclosure of Personal Information

We may disclose your Personal Information to our business partners who are involved in the delivery of products or services to you. We have agreements in place to ensure that they comply with these privacy terms.

We may share your Personal Information with, and obtain information about you from:

- Third parties for the purposes listed above;

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- Other companies in our industry when we believe it will enhance the services and products we can offer to you, but only where you have not objected to such sharing;
- Other third parties from whom you have chosen to receive marketing information.

We may also disclose your information:

- Where we have a duty or a right to disclose in terms of law or industry codes;
- Where we believe it is necessary to protect our rights.

Personal Information Security

We are legally obliged to provide adequate protection for the Personal Information we hold and to stop unauthorised access and use of personal information. We will, on an on-going basis, continue to review our security controls and related processes to ensure that your Personal Information is secure.

Our security policies and procedures cover:

- Acceptable usage of personal information;
- Access to personal information;
- Computer and network security;
- Governance and regulatory issues;
- Investigating and reacting to security incidents.
- Monitoring access and usage of personal information;
- Physical security;
- Retention and disposal of information;
- Secure communications;
- Security in contracting out activities or functions;

When we contract with third parties, we impose appropriate security, privacy and confidentiality obligations on them to ensure that Personal Information that we remain responsible for, is kept secure.

We will ensure that anyone to whom we pass your Personal Information agrees to treat your information with the same level of protection as we are obliged to.

Access to your Personal Information

You have the right to request a copy of the Personal Information we hold about you. To do this, simply contact us at the numbers/addresses listed on our home page and specify what information you would like. We will take all reasonable steps to confirm your identity before providing details of your personal information.

Please note that any such access request may be subject to a payment of a legally allowable fee, as laid down in our POPI Act Policy.

Correction of your Personal Information

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You have the right to ask us to update, correct or delete your personal information. We will take all reasonable steps to confirm your identity before making changes to Personal Information we may hold about you. We would appreciate it if you would take the necessary steps to keep your Personal Information accurate and up-to-date by notifying us of any changes we need to be aware of.

Definition of Personal Information

According to the POPI Act “Personal Information” means information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person. The POPI Act, which has more specific examples if you need them, can be found at the following link:

www.gov.za/documents/download.php?f=204368

Changes to this notice

Please note that we may amend this notice from time to time. Please check our website periodically to inform yourself of any changes.

How to contact us

If you have any queries about this notice or believe we have not adhered to it, or need further information about our privacy practices or wish to give or withdraw consent, exercise preferences or access or correct your personal information, please contact us at the numbers/addresses listed on our website.

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