

PRIVACY POLICY

HRA values the importance of protecting your personal information and we subscribe to the principles as outlined in Section 51 of the Electronic Communications and Transactions Act 2002.

Personal information

Personal information for the purpose of this document means all information specific to you, which are provided to HRA online. In other words, information that identifies you. This includes for example the following personal information that you may provide to HRA:

- your name and surname;
- age;
- marital status;
- identity number;
- date of birth;
- e-mail address; and
- contact number(s).

HRA values the information you choose to provide and that which we collect from you, and will take reasonable steps to protect your personal information from loss, misuse or unauthorized alteration. In terms of legislation, information will be provided to your insurer. Information relating to you is stored in databases that have built-in safeguards to ensure the privacy and confidentiality of that information. Please note, however, that HRA cannot guarantee the security of any personal information that you disclose online.

Whenever you use this website, complete a quotation or application form or contact us electronically, we will process and collect your personal information.

HRA will use your personal information only as appropriate in the normal course of business. The following are reasons why we would collect your personal information:

- to identify you;
- for us to process your instructions to us;
- to manage your policy/ies;
- compliance with the laws of the Republic of South Africa;
- detecting fraud; and/or
- direct marketing to you via e-mail or telephone.

HRA does not permit the selling or providing of personal information to third parties for independent use. At HRA we may, however, share your personal information with our partners if that information is required to provide you with the product or services requested by you. Our business partners will adhere to using your personal information as directed by HRA.

We will disclose your personal information when required to do so:

- by any regulatory authority (like the Financial Services Board) for the various financial sectors;
- to comply with any regulation passed under relevant legislation, or any legal process;
- to protect and defend HRA's rights and property (including HRA's intellectual property); or
- when you have expressly authorized HRA to do so.

We may also contact you about our products which we believe may be of interest to you. If at any stage after you have given us your consent, change your mind and no longer wish us to contact you about our products, we will respect your decision. You will always be given the opportunity to instruct us to remove your contact details from our mailing list.

You have the right to access your own personal information that HRA keeps about you by following the procedures available under HRA's Promotion of Access to Information Act manual available from HRA's website.

Final comments

HRA reserves the right in our sole discretion 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 above.

You also authorize HRA 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.