

Privacy Policy

Last updated: 1 April 2026

1. Introduction

Entity (“we”, “us”, or “our”) is committed to protecting your privacy and ensuring the lawful, fair, and transparent processing of personal information.

This Privacy Policy explains how we collect, use, store, share, and protect personal information in accordance with:

- The **Protection of Personal Information Act, 2013 (POPIA)**
- The **General Data Protection Regulation (GDPR)**, where applicable

This Policy applies to all users of our website, digital platforms, communication channels, and services.

By using our services or providing personal information to us, you consent to the processing of your information as described in this Policy.

2. Scope of Application

This Privacy Policy applies to:

- Website visitors
- Prospective and existing customers
- Individuals submitting leads or enquiries
- Individuals communicating with us via phone, email, WhatsApp, or digital platforms
- Any person whose personal information we process in the course of our business

3. Personal Information We Collect

3.1 Information You Provide Directly

We may collect personal information including, but not limited to:

- Full name
- South African ID number or date of birth

- Contact details (mobile number, email address, physical address)
 - Insurance-related information necessary to generate quotations or provide cover
 - Banking details (where required for policy administration)
 - Communication preferences
 - Any information provided through forms, calls, emails, WhatsApp messages, or digital journeys
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3.2 Information Collected Automatically

When you interact with our website or digital platforms, we may collect:

- IP address
 - Device and browser information
 - Website usage data
 - Log files and security-related information
 - Cookies and similar technologies (see our Cookie Policy)
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4. Lead Generation and Digital Journeys

When you submit your information via online forms, landing pages, or digital journeys:

- Your information is processed for the purpose of contacting you regarding insurance products and services
- Submission of information does **not guarantee acceptance or insurance cover**
- You confirm that all information provided is accurate and that you are authorised to provide it

Lead data may be validated, enriched, or reviewed for compliance, risk assessment, and fraud prevention.

5. Call Recording

We may record inbound and outbound telephone calls.

Call recordings are processed for:

- Quality assurance and training

- Verification of information and consent
- Dispute resolution
- Legal, regulatory, and compliance obligations

Where required, you will be notified that a call is being recorded at the start of the conversation.

Call recordings are securely stored and retained only for as long as legally necessary.

6. WhatsApp and Digital Messaging Communication

When you communicate with Entity via WhatsApp or similar platforms:

- You consent to receiving messages, documents, and notifications via these platforms
- Conversations may be stored, monitored, and audited for operational and compliance purposes
- Messaging platforms are subject to third-party terms and privacy practices

You may opt out of WhatsApp or digital messaging communication at any time by notifying us.

7. Lawful Basis for Processing

We process personal information based on one or more of the following lawful grounds:

- Your consent
- Performance of a contract or steps prior to entering into a contract
- Compliance with legal or regulatory obligations
- Legitimate business interests that do not override your rights

Where required, explicit consent will be obtained.

8. Use of Personal Information

We use personal information to:

- Generate insurance quotations
- Facilitate insurance policies and services

- Communicate with you regarding products, services, or enquiries
- Comply with insurance, FAIS, and regulatory requirements
- Detect and prevent fraud, misuse, or security incidents
- Improve our services, systems, and customer experience

We do not process personal information for purposes incompatible with those described above.

9. Sharing of Personal Information

We may share personal information with:

- Insurers, underwriting partners, and reinsurers
- Service providers (IT, hosting, analytics, communications, compliance)
- Regulators, law enforcement, or authorities where legally required

All recipients are required to implement appropriate safeguards and to process personal information lawfully and confidentially.

We do **not** sell personal information.

10. Cross-Border Transfers

Where personal information is transferred outside South Africa, we ensure that:

- The recipient country has adequate data protection laws; or
 - Contractual safeguards are in place; or
 - Your explicit consent has been obtained
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11. Data Retention

Personal information is retained only for as long as necessary to:

- Fulfil the purposes described in this Policy
- Comply with legal and regulatory retention requirements
- Resolve disputes or enforce agreements

When no longer required, information is securely deleted or anonymised.

12. Information Security

Entity implements appropriate **technical and organisational security measures** to protect personal information against:

- Unauthorised access
- Loss, misuse, or alteration
- Unlawful processing

These measures include access controls, secure systems, staff confidentiality obligations, and ongoing risk assessments.

13. Your Rights

Subject to applicable law, you have the right to:

- Access your personal information
- Request correction of inaccurate information
- Object to processing in certain circumstances
- Withdraw consent (where processing is consent-based)
- Request deletion where legally permissible
- Lodge a complaint with the Information Regulator of South Africa

Requests can be made using the contact details below.

14. Children's Personal Information

Our services are not intended for individuals under the age of 18. We do not knowingly collect personal information from minors without appropriate consent.

15. Cookies

We use cookies and similar technologies to ensure website functionality, security, and performance. Further details are available in our **Cookie Policy**.

16. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. The latest version will always be available on our website and will indicate the most recent update date.

Continued use of our services constitutes acceptance of the revised Policy.

17. Contact Details

For questions, requests, or complaints regarding this Privacy Policy or the processing of personal information, contact:

Email: socialmedia@medisure.co.za

You may also lodge a complaint with the **Information Regulator (South Africa)**.

<https://inforegulator.org.za/>