

Terms and Conditions

Last updated: 1 April 2026

1. Introduction

These Terms and Conditions (“Terms”) govern your access to and use of the website, digital platforms, and services provided by the **Entity** (“we”, “us”, or “our”).

By accessing our website, submitting your details, communicating with us via WhatsApp, telephone, or any other channel, or using our services, you agree to be bound by these Terms, our **Privacy Policy**, and our **Cookie Policy**.

If you do not agree, you must not use our services.

2. Nature of Services

Entity provides insurance-related services, including but not limited to:

- Lead generation and insurance quotations
- Policy facilitation and administration
- Customer communication and support
- Digital journeys via web, mobile, and messaging channels

No information on this website constitutes financial, legal, or professional advice unless explicitly stated.

3. Lead Generation & Submission of Information

By submitting your personal information through our website or digital platforms, you:

- Confirm that the information provided is **accurate, current, and complete**
- Consent to Entity processing your personal information for purposes including:
 - Contacting you regarding insurance products
 - Providing quotations and related services
 - Risk assessment, verification, and compliance checks
- Acknowledge that submission of your details does **not** guarantee cover or acceptance

You warrant that you are authorised to provide any third-party information submitted.

4. Consent to Communication

By engaging with Entity, you consent to receive communications via:

- Telephone calls
- SMS
- Email
- WhatsApp or other messaging platforms
- Automated or manual communication systems

Communication may relate to:

- Quotations and insurance services
- Policy administration
- Customer support
- Regulatory or compliance notifications

You may opt out of non-essential marketing communications at any time, subject to legal and contractual requirements.

5. Call Recording

You acknowledge and agree that:

- Telephone calls with Entity may be **recorded**
- Recordings are used for:
 - Quality assurance
 - Training purposes
 - Dispute resolution
 - Regulatory and compliance obligations
- Recordings form part of business records and may be retained in accordance with legal requirements

Where required, call recording notices will be communicated at the start of a call.

6. WhatsApp and Digital Messaging Journeys

By communicating with Entity via WhatsApp or similar platforms, you:

- Consent to receiving messages, documents, and notifications digitally
- Acknowledge that:
 - Messaging platforms are subject to third-party terms and privacy practices
 - Delivery and response times may vary
- Accept that communications via these platforms may be:
 - Stored
 - Monitored
 - Audited for operational and compliance purposes

You may request to stop WhatsApp communication at any time.

7. Privacy and Data Protection

We process personal information in accordance with:

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

By using our services, you acknowledge and accept the processing practices described in our Privacy Policy, including lawful processing, data sharing, retention, and security safeguards.

8. Cookies and Website Use

Our website uses cookies and similar technologies to ensure functionality, security, and performance. Further details are provided in our **Cookie Policy**.

Disabling cookies may impact website functionality.

9. Intellectual Property

All content on this website, including text, logos, graphics, and software, is the property of Entity or its licensors and is protected by applicable intellectual property laws.

You may not copy, reproduce, distribute, or exploit any content without prior written consent.

10. Website Availability and Use

We do not guarantee that:

- The website will always be available or uninterrupted
- Content is free from errors or omissions

We reserve the right to modify, suspend, or discontinue any part of the website or services at any time without notice.

11. Limitation of Liability

To the extent permitted by law:

- Entity shall not be liable for any direct, indirect, or consequential loss arising from:
 - Use of or reliance on website content
 - Communication delays or failures
 - Third-party systems or platforms (including WhatsApp)
- Nothing in these Terms limits liability where such limitation is unlawful

12. Third-Party Links and Services

Our website or communication journeys may contain links to third-party websites or services. We are not responsible for:

- Third-party content
- Privacy practices
- Availability or security of external platforms

Use of third-party services is at your own risk.

13. Suspension or Termination

We reserve the right to restrict, suspend, or terminate access to our services if:

- These Terms are breached
- False or misleading information is provided
- Required by law or regulatory authority

14. Governing Law and Jurisdiction

These Terms are governed by the laws of the **Republic of South Africa**.

Any disputes shall be subject to the exclusive jurisdiction of South African courts.

15. Changes to These Terms

We may update these Terms from time to time. Updated versions will be posted on our website with a revised “Last updated” date.

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

16. Contact Information

For enquiries relating to these Terms, please contact:

Email: socialmedia@medisure.co.za

You also have the right to lodge a complaint with the **Information Regulator of South Africa**. <https://inforegulator.org.za/>