

PRIVACY NOTICE & POPIA CONSENT



This Privacy Notice explains how InsureAfrica (Pty) Ltd (“we”, “us”, “our”) collects, uses, stores, and shares your personal information when you apply for, purchase, or manage an insurance product underwritten by King Price Life Insurance Limited (FSP 47235) and administered via 360 Administration & Systems (Pol360).

We are committed to protecting your personal information in accordance with the Protection of Personal Information Act, 4 of 2013 (POPIA).

The Parties Responsible for Your Information

Entity	Role	Description
InsureAfrica Administrators Holdings (Pty) Ltd (InsureAfrica) FSP 44991	Responsible Party / Administrator	Collects and processes your personal information to conclude and manage your insurance policy.
King Price Life Insurance Limited (King Price Life) FSP no. 47235	Responsible Party / Underwriter	Underwrites the insurance product and manages risk
360 Administration & Systems (Pol360)	Operator / System Provider	Provides secure digital platforms, data storage, and payment processing on behalf of InsureAfrica and King Price

Personal information we collect

We only collect the minimum amount of information that is relevant to the purpose. If you interact with us on the internet, the personal information we collect depends on whether you just visit our website or, use our services. If you visit our website, your browser transmits some data automatically, such as your browsing times, the data transmitted and your IP address.

If you use our services, personal information is required to fulfill the requirements of that service. Generally, we collect the following personal information;

- Full name, ID number, and contact details
- Banking and payment information (for debit order processing)
- Beneficiary and dependent information
- Employment and income details (for affordability and verification)
- Policy and claim-related information
- Correspondence records and digital application data

We may also collect limited “special personal information,” such as health details, where required for underwriting or claims purposes, with your explicit consent

How we use your personal information

We use your personal information only for the purpose for which it is collected. Among others, this purpose could be to provide a service, assist us with administration, or even to comply with a legal obligation. We may use your personal information for other similar purposes, including marketing and communications, but that will only occur in the case where we have your consent or another lawful justification for doing so.

Your information is used to;

- Conclude and service your insurance policy
- Facilitate debit order payments and reconciliations
- Administer claims, refunds and communication
- Comply with legislative and regulatory obligations
- Conduct internal analytics, audits, and system testing to improve services
- Share lawful marketing or communication where consent has been given

We do not sell or share your personal information with unauthorised parties.

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Sharing and Disclosure

Your information may be shared securely with;

- King Price Life – our underwriting partner
- Pol360 – our appointed technology and policy administration operator
- Authorised third-party service providers and suppliers contracted by InsureAfrica to support marketing, payment processing, customer communication, and related administrative functions. These providers are bound by confidentiality and data-protection agreements and may only process your information in accordance with our written instructions and POPIA.
- Regulatory bodies, auditors, or legal authorities where disclosure is required by law

Security and Retention

We maintain strict physical and digital safeguards to prevent unauthorised access, loss, or misuse of your data. Information is retained only as long as necessary for contractual, legal, and regulatory purposes;

Your Rights

Under POPIA, you have the right to:

- Access and request a copy of your personal information
- Correct or update inaccurate details
- Withdraw consent where processing is based on consent
- Object to processing for direct marketing purposes
- Lodge a complaint with the Information Regulator of South Africa

Information Regulator Contact:

Email: POPIAComplaints@info regulator.org.za

Address: Woodmead North Office Park, 54 Maxwell Drive Woodmead, Johannesburg, 2191

Phone: 010 023 5200

Toll Free: 0800 017 160

Consent

By submitting your personal information to InsureAfrica or using our digital platforms, you consent to the lawful processing of your personal information by InsureAfrica, King Price Life, Pol360 in accordance with this notice.