



PROTECTION OF PERSONAL INFORMATION AND PRIVACY POLICY

ORCHID RISK SERVICES (PTY) LTD

The business of **ORCHID RISK SERVICES (PTY) LTD** is to provide short-term insurance brokers and independent financial service providers in South Africa with underwriting and support services via a team of talented, well trained and dedicated professionals. Orchid Risk Services combines business and data process services with state-of-the-art software to assist all of its customers to maximize their business opportunities.

Orchid Risk Services knows that current and potential customers, those persons and entities who are suppliers to us and all our employees care how personal information about them is used and shared. This policy describes the types of personal information that we may collect, the purposes for which we use the information, the circumstances in which we may share the information and the steps that we take to safeguard the information to protect the privacy of those persons and entities we deal with.

As used throughout this policy, the terms " **the Company**", "**us**" or "**we**" refers to **ORCHID RISK SERVICES (PTY) LTD** and its agents in South Africa.

Contact Details

The physical, postal, telephonic and electronic addresses for our Head Office in Cape Town are as follows:

Orchid Risk Services (Pty) Ltd

2nd Floor, 200 on Main, Cnr Main and Bowwood Roads, Claremont, Cape Town 7708

PO Box 44541, Claremont 7735

Tel: 0861 366 044 or +27 (0) 21 671 2915

Email: info@orchidrisk.co.za

Website: www.orchidrisk.co.za

Personal Information

What personal information do we collect?

The information we collect may include the following:

Generally, we collect and hold information such as (but not limited to) names, addresses, contact information, occupations, dates of birth and any other information which assists us in conducting our business and complying with our legal obligations. We collect personal information by way of face-to-face interviews, business cards, telephone conversations, emails, our website and from third parties such as when requiring an employee reference. We may collect and hold information from current and prospective customers and their employees, suppliers and their employees, parties to claims, witnesses to incidents resulting in claims, suppliers and their employees, our own employees and prospective employees as well as contractors and others.

Personal information about children

We do not knowingly collect personal information from children (under 18 years of age) without the permission of their parent or guardian.

What do we do with personal information collected from you?

We use personal information to provide short-term insurance administration and allied services.

If you apply for employment with us, we use the personal information you supply to process your job application.

Personal information relating to suppliers is used to conduct the normal operations of our business

Other than as set out in this privacy policy we will not share your personal information unless we are required to do so by law.

What about cookies?

Cookies are alphanumeric identifiers that we transfer to your computer's hard drive through your web browser to enable our systems to recognise your browser and to automatically collect information from your computer such as your IP address and other details about your computer which are automatically collected by our web server, operating system and browser type, for system administration and to report aggregate information to us. This is statistical data about our users' browsing actions and patterns, and does not identify any individual.

The "Help" menu on the menu bar of most browsers will tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie and how to disable cookies altogether. Additionally, you can disable or delete similar data used by browser add-ons, such as flash cookies, by changing the add-on's settings or visiting the website of its manufacturer.

Third Party Service Providers

We employ other companies and individuals to perform certain ancillary functions on our behalf. Examples include the commissioning of assessors, accountants and other professionals. They must process any personal information in accordance with this policy and as required by South African data protection legislation.

Protection of the Company and others

We will only release personal information when we believe that such a release is appropriate to comply with the law; enforce or apply our mandated or other agreements; or protect the rights, property or safety of the Company. This includes exchanging information with other companies and organisations for fraud protection and credit risk reduction. Obviously, however, this does not include selling, sharing or otherwise disclosing personally identifiable information from insured persons or entities for commercial purposes in a way that is contrary to the commitments made in this privacy policy.

With the consent of the relevant party, and other than as set out above, such party will receive notice when information about them might go to third parties and you will have an opportunity to choose not to share the information.

How secure is the information held by us?

We maintain appropriate physical, electronic and procedural safeguards in connection with the collection, storage and disclosure of personally identifiable information.

Storage of data

We retain your personal data only for the period necessary for the purposes set out in this policy or in accordance with the provisions of any applicable legislation.

What choices do I have?

You have the right to request a copy of the personal information we hold about you or to object to the processing of personal information held about you.

To do this, contact us at the numbers/addresses listed earlier and specify what information you would like. We will take all reasonable steps to confirm your identity before providing details of your personal information.

You have the right to ask us to update, correct or delete your personal information. You may do this by contacting us at the numbers/addresses provided earlier.

We will take all reasonable steps to confirm your identity before making changes to personal information we may hold about you.

Please note that we may amend this policy from time to time.

Notices and Revisions

If you have any concern about privacy at the Company please e-mail us a thorough description and we will try to resolve the issue for you. Unless stated otherwise, our current privacy policy applies to all information that we have on record. However, we stand behind the promises we make and will never materially change our policies and

practices to make them less protective of personal information collected in the past without the consent of affected persons.

Contact

Questions, comments and requests regarding this privacy policy are welcomed and should be addressed to the Managing Director