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## **Finesse Insurance Brokers**

### **Privacy Policy**

**Effective date: November 12<sup>th</sup>, 2020**

Finesse Insurance Brokers ("us", "we", or "our") operates the [www.finesseinsurance.co.za](http://www.finesseinsurance.co.za) website and provide personal lines clients access to the LinkUP mobile application.

This page informs you of our policies regarding the collection, use, and disclosure of personal data when you use our Service and the choices you have associated with that data.

We use your data for the purposes of providing our service as a Short Term Insurance Broker (Intermediary services and Advice giving) and to improve the Service. By using the Service, you agree to the collection and use of information in accordance with this policy.

### **Information Collection And Use**

We collect several different types of information for various purposes to provide and improve our Service to you.

### **Types of Data Collected**

#### ***Personal Data***

While using our Service, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you ("Personal Data"). Personally, identifiable information may include, but is not limited to:

- Email address
- First name and last name
- ID / Passport numbers
- Phone number
- Address, State, Province, ZIP/Postal code, City
- Cookies and Usage Data

### ***Usage Data***

We may also collect information that your browser sends whenever you visit our Service or when you access the Service by or through a mobile device ("Usage Data"). This Usage Data may include information such as your computer's Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

When you access the Service by or through a mobile device, this Usage Data may include information such as the type of mobile device you use, your mobile device unique ID, the IP address of your mobile device, your mobile operating system, the type of mobile Internet browser you use, unique device identifiers and other diagnostic data.

### ***Tracking & Cookies Data***

We use cookies and similar tracking technologies to track the activity on our Service and hold certain information. Cookies are files with small amount of data which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device. You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Service.

Examples of Cookies we use:

- Security Cookies. We use Security Cookies for security purposes.

## **Use of Data**

Finesse Insurance Brokers uses the collected data for various purposes:

- To ascertain your Insurance History
- To identify that you are who you say you are (FIC Act)
- To conduct a needs analysis and understand your demographics
- To source and present accurate and relevant Insurance quotes
- To provide accurate and relevant advice thereon / thereof
- To notify you about changes to our Services
- To allow you to participate in interactive features of our Service when you choose to do so
- To provide customer care and support
- To provide analysis or valuable information so that we can improve the Services
- To monitor the usage and productivity / value of the Services
- To detect, prevent and address technical issues
- To conduct ITC Credit Checks with your approval

## **Transfer Of Data**

Your information, including Personal Data, may be transferred to — and maintained on — computers located outside of your state, province, country, or other governmental jurisdiction where the data protection laws may differ than those from your jurisdiction. If you are located outside South Africa and choose to provide information to us, please note that we transfer the data, including Personal Data, to South Africa and process it there.

Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer. Finesse Insurance Brokers will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy and no transfer of your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of your data and other personal information. Your Personal Data will only be used and shared for the purposes of conducting our Services (such as provision of Intermediary Services, Advice Giving, Quoting and the LinkUP App service).

## **Disclosure Of Data Legal Requirements**

Finesse Insurance Brokers may disclose your Personal Data in the good faith belief that such action is necessary to:

- To comply with a legal obligation
- To protect and defend the rights or property of Surelink Short Term Insurance Brokers
- To prevent or investigate possible wrongdoing in connection with the Service
- To protect the personal safety of users of the Service or the public
- To protect against legal liability

## **Security Of Data**

The security of your data is important to us, but remember that no method of transmission over the Internet, or method of electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your Personal Data, we cannot guarantee its absolute security.

Contact us to find out more about our online and mobile App security.

## **Service Providers**

We may employ third party companies and individuals to facilitate our Service ("Service Providers") - mainly the insurance companies - to provide the insurance cover / product and other relevant services on our behalf.

Example: insurers appoint assessors and settle claims.

These third parties have access to your Personal Data only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose that falls outside of their services as an insurer.

As a policyholder your applicable insurer would have their own Privacy Policy in place. Contact us to obtain this from your insurer.

### **Links To Other Sites**

Our Service may contain links to other sites owned or operated by us. If you click on a third party link, you will be directed to that third party's website. We strongly advise you to review the Privacy Policy of every site you visit. We have no control over and assume no responsibility for the content, privacy policies or practices of any third party sites, businesses or services.

### **Children's Privacy**

Our Service does not address anyone under the age of 18 ("Children"). We do not knowingly collect personally identifiable information from anyone under the age of 18. If you are a parent or guardian and you are aware that your Children has provided us with Personal Data, please contact us. If we become aware that we have collected Personal Data from children without verification of parental consent, we take steps to remove that information from our servers.

### **Changes To This Privacy Policy**

We may update our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on this page. We will let you know via email and/or a prominent notice on our Service, prior to the change becoming effective and update the "effective date" at the top of this Privacy Policy. Changes to this Privacy Policy are effective when they are posted on this page.

### **Contact Us**

If you have any questions about this Privacy Policy, please contact us:

- By email: [covered@finesseinsurance.co.za](mailto:covered@finesseinsurance.co.za)
- By visiting this page on our website: [www.finesseinsurance.co.za](http://www.finesseinsurance.co.za)
- By phone number: 079 686 0843