

JW ELS CORPORATE & INDIVIDUAL BROKERS CC

Disclaimer in terms of POPIA – Protection of Personal Information Act

Protection of the privacy of users and their information:

JW ELS CORPORATE & INDIVIDUAL BROKERS CC takes the protection of Personal Information very seriously and for this reason we take all reasonable measures to protect your Personal Information and to keep it confidential. Personal information refers to information that identifies or relates specifically to you, for example, your name, age, gender, identity number and your email address, as detailed in the Promotion of Access to Information Act ("PAIA"), Act 2 of 2000 and in the Protection of Personal Information Act ("POPIA"), Act 4 of 2013.

We respect your right to privacy and therefore aim to ensure that we comply with the legal requirements of POPIA which regulates the manner in which we collect, process, store, share and destroy any personal information which you have provided to us. Whenever you use this website, complete a form, contact us electronically, or use one of the services or facilities offered by us, we collect personal information about you. We collect personal information only so that we may:

1. respond to any query or comment received from you;
2. inform you of new services;
3. enable us to process, validate and verify information and requests for the supply of services;
4. for the purposes for which you specifically provided the information; and
5. generally to improve your experience on our website.

This information will only be used by JW ELS CORPORATE & INDIVIDUAL BROKERS CC for the purposes for which it was provided. We will only share your personal information:

1. in order to comply with applicable law or with legal process served on our company;
2. in order to process and share this information, only as required as part of client/prospective client application for insurance, in order to assess risks, price, provide terms, service your product, consider claims and conduct research. This information will include any personal information, medical, financial, policy and product documentation, any information related to my wellness program membership, credit history and other potentially relevant information about the client/prospective client directly from all available internal and external sources.
3. with employees and/or third parties who assist us in providing services to you and thus require your personal information in order to render a proper and efficient service. We will ensure that all such employees and third party

service providers, having access to your personal information, are bound by confidentiality agreements.

If you are under 18 years of age (minor), we will require the consent of your parent/guardian/competent person before we process such personal information.

Security Measures:

The information will be stored in databases or other electronic storage media with relevant security and backup procedures in place. We will:

1. treat your personal information as strictly confidential;
2. take appropriate technical and organisational measures to ensure that your personal information is kept secure and is protected against unauthorised or unlawful processing, accidental loss, destruction or damage, alteration, disclosure or access;
3. promptly notify you if we become aware of any unauthorised use, disclosure or processing of your personal information;
4. provide you with reasonable evidence of our compliance with our obligations under this policy on reasonable request; and
5. We will not retain your personal information longer than the period for which it was originally required, unless we are required by law to do so, or you consent to us retaining such information for a longer period.

ALTHOUGH WE TAKE THE AFOREMENTIONED PRECAUTIONS IN PROTECTING YOUR PERSONAL INFORMATION, WE SHALL HOWEVER NOT BE LIABLE FOR ANY LOSS OR DAMAGE, HOWSOEVER ARISING, SUFFERED AS A RESULT OF THE DISCLOSURE OF SUCH INFORMATION IF OUTSIDE OUR REASONABLE CONTROL.

Although the Provider takes reasonable steps to ensure the security of information submitted via this Website, its primary purpose is the communication of information to the user and a simple HTTP connection is used. Therefore, transmission of the information supplied by the User cannot be guaranteed to be 100% secure and interception by third parties remains a possibility. The User is responsible for the information they chose to submit via the Website and should take appropriate care when providing such information.

You have the right at any time to:

1. rectify the Personal Information collected by us;
2. object to the processing of Personal Information (subject to legislation);
3. request the return or destruction of Personal Information (subject to legislation);
4. lodge a complaint with the company

Collection of Information by “Cookies”

The User may also visit the Website without providing any personal information. The User accordingly grants express permission for the Website servers in such instances to

collect information (including via the use of “cookies”) such as the IP address of the User’s computer, but not distinguishing information such as email addresses. This information is aggregated (added up) to measure the number of visits, average time spent at the Website, pages viewed, etc. The Provider uses this information to determine use of the Website, and to improve Content. The Provider assumes no obligation to protect this information, and may copy, distribute or otherwise use the information as it sees fit.

“Cookies” are small text files a website can use to recognise repeat users, facilitate the user’s ongoing access to and use of the website and allow a website to track usage behaviour and compile aggregate data that will allow content improvements and targeted advertising. Cookies are not programs that come onto your system and damage files. Generally, cookies work by assigning a unique number to you that has no meaning outside the assigning site. If you do not want information collected through the use of cookies, there is a simple procedure in most browsers that allows you to deny or accept the cookie feature; however, you should note that cookies may be necessary to provide you with certain features (e.g., customized delivery of information) available on our Websites.

Liability & legal issues:

JW ELS CORPORATE & INDIVIDUAL BROKERS CC accepts no liability whatsoever for any loss, damage (whether direct, indirect, special or consequential) and/or expenses of any nature whatsoever, which may be suffered as a result of or which may be attributable, directly or indirectly, from information made available on these pages or links, and actions or transaction resulting there from.

The laws of the Republic of South Africa will govern all terms and conditions of any products and services contained in these pages. Should you apply for any products or services through this website, you hereby consent and submit to the exclusive jurisdiction of the South African courts in regard to all proceedings, actions, applications or the like instituted by either party against the other, and in any way arising from any stated terms and conditions. The Provider, however, retains the right to pursue proceedings in other jurisdictions, should this be deemed necessary.

Contact Details:

In the event that you need to contact the Provider for purposes related to this disclaimer, kindly use the contact details on our “[Contact Us](#)” page on website www.jwe-corp.co.za