

Hollard Privacy Policy

We at Hollard value the importance of protecting your personal information and we subscribe to the principles as outlined in Section 51 of the Electronic Communications and Transactions Act 2002.

Personal information for the purpose of this document means all information specific to you, which are provided to Hollard via the internet. In other words information that identifies you. This includes for example the following personal information that you may provide to Hollard to obtain inter alia an online quotation:

- Your name and surname
- Age
- Marital status
- Identity number
- Date of birth
- E- mail address
- Contact number(s)
- Password & Username.

Here at Hollard we value the information you choose to provide and which we collect from you, and will take reasonable steps to protect your personal information from loss, misuse or unauthorized alteration. The information we maintain concerning you is stored in databases that have built-in safeguards to ensure the privacy and confidentiality of that information. However, please note that Hollard cannot guarantee the security of any personal information that you disclose online. When you use the on- line services provided by us, you will be given a user name and password. You must always keep this information secret and ensure that it is not disclosed to anyone.

Whenever you use this website, complete a quotation or application form or contact us electronically, we will process and collect your personal information.

Online advertising

Hollard engages third parties that help it deliver its banner advertisements and other online communications. The third parties may collect and use information about Hollard customers to help us understand the offers, promotions, and types of advertising that are most appealing to its customers. The personal information they collect is aggregated and cannot be linked to a person.

Third party vendors, including but not limited to Google, DoubleClick and Programmatic Buying, show Hollard's ads on sites on the internet.

Third party vendors, including but not limited to Google, DoubleClick and Programmatic Buying, use cookies to serve ads based on a user's prior visits to Hollard's website.

If you do not wish your personal information to be used in this way Users may opt out use of cookies by visiting:

- Google - <http://www.google.com/policies/privacy/ads/>

AND/OR

- Network Advertising Initiative - http://www.networkadvertising.org/managing/opt_out.asp

AND/OR

- Digital Advertising Alliance (DAA) - <http://www.aboutads.info/choices/>

AND/OR

- Digital Advertising Alliance Canada (DAAC) - <http://youradchoices.ca/choices>

AND/OR

- Digital Advertising Alliance EU (eDAA) - <http://www.youronlinechoices.com/>

We at Hollard will use your personal information only as appropriate in the normal course of business. The following are reasons why we would collect your personal information:

- To identify you
- For us to process your instructions to us
- To manage your policy/ies
- Compliance with the laws of the Republic of South Africa
- Detecting fraud,
- Direct marketing to you via e-mail or telephone

Hollard does not permit the selling or providing of personal information to third parties for independent use. At Hollard we may however share your personal information with our partners if that information is required to provide you with the product or services requested by you. Our business partners will adhere to using your personal information as directed by Hollard.

We will disclose your personal information when required to do so

- by any regulatory authority (like the Financial Services Board) for the various financial sectors
- to comply with any regulation passed under relevant legislation, or any legal process
- to protect and defend Hollard' s rights and property (including Hollard's intellectual property), or
- when you have expressly authorized Hollard to do so.

We may also contact you about our products which we believe may be of interest to you. If at any stage after you have given us your consent, change your mind and no longer wish us to contact you about our Hollard products, we will respect your decision. You will always be given the opportunity to instruct us to remove your contact details from our mailing list.

You have the right to access your own personal information that Hollard keeps about you by following the procedures available under the Hollard Promotion to Access to Information Act Manual available from the Hollard website.

Hollard reserve the right in our sole discretion to amend this Privacy Policy from time to time and you agree that you will review the terms of this Privacy Policy whenever you visit our website for any such amendments.

This Privacy Policy will be governed by and construed and interpreted in accordance with the laws of the Republic of South Africa.

When you do visit our website and in the process provide us with your personal information you will be agreeing to the provisions set out above.

You also authorize Hollard to act on the information that you send electronically. Ensure that you have read and understood the terms and conditions of this Privacy Policy before you provide us with your personal information.