



**LION OF
AFRICA**
LIFE ASSURANCE

LION OF AFRICA LIFE ASSURANCE COMPANY (“LION LIFE”)

PRIVACY POLICY

1. INTRODUCTION

- 1.1. This is the privacy policy of Lion of Africa Life Assurance Company Limited (hereinafter referred to as “**Lion Life**”), registration number 1942/015587/06, a company duly registered in terms of the laws of the Republic of South Africa, a registered long-term insurer in terms of the Long Term Insurance Act (“**LTIA**”) and an authorised financial services provider in terms of Financial Advisory and Intermediary Services Act (“**FAIS Act**”).
- 1.2. In this document “**we or us**” refers to Lion Life and “**you or user**” refers to the person or juristic person that is accessing or using our website.
- 1.3. “You”, “Customer” or the “user/s” means any person who accesses this Website for any purpose.
- 1.4. “Website” means the information available via <https://www.lionlife.co.za>
- 1.5. The purpose of this policy is to advise you what information we collect about you. The information collected about you enables us to identify you and provide you cover in terms of our products and services.
- 1.6. This Privacy Policy together with our Website Terms of Use Policy will govern your use of our website.

2. CONSENT

- 2.1. By submitting your details and/or using our service you accept this Privacy Policy and expressly provide voluntary, specific and informed consent to the use and disclosure of your personal information in the manner described below. You have the right to object to our use of your personal information.

3. CONFIDENTIALITY AND SECURITY

- 3.1. We understand the value of your personal information and therefore will take all reasonable steps to protect your personal information from loss, misuse or unauthorized alteration.
- 3.2. Your personal information is stored in databases that have built-in safeguards and firewalls to ensure the privacy and confidentiality of that information. Our Site is secured with SSL Encryption to protect the submission of your personal details. This level of protection can be easily identified by a green bar in our browser, indicating the security certificate and the details of the owners of the domain www.lionlife.co.za.
- 3.3. Finally, we are subject to South African data protection laws, including the Constitution of the Republic of South Africa 1996, Protection of Personal Information Act 2013, the Electronic Communications and Transactions Act, 2002, the Regulation of Interception of Communication Act 2002, the Financial Advisory and Intermediary Services Act 2002 and the Consumer Protection Act 2008 which we comply with fully and give the greatest respect.

4. PERSONAL INFORMATION

- 4.1. Part of our service and compliance requirements with the applicable laws of the republic require us to collect certain information from you when you apply for insurance cover with us or use any of our services.
- 4.2. When applying for insurance cover in terms of any of our products we will collect the following personal information from you:
 - 4.2.1. Name and Surname;
 - 4.2.2. Identity Number;
 - 4.2.3. Telephonic contact number and address;
 - 4.2.4. Employment Details;
 - 4.2.5. Marital Status;
 - 4.2.6. Banking Details;

- 4.3. Should you be an existing Lion Life client we may require additional information when making use of our service.
- 4.4. In order to ensure that our product offerings cater for your current and future needs we also collect marketing information to assist us to keep our products relevant to your needs.

5. COLLECTION AND USE OF INFORMATION

- 5.1. We collect information from you directly when you complete the application form or when an authorized representative completes our online application form, alternatively, telephonically when you apply for cover in terms of our products.
- 5.2. We use the information collected about you as follows:
 - 5.2.1. To identify you, process your application and provide product benefits and services to you;
 - 5.2.2. To notify you in the event of any changes to our service;
 - 5.2.3. In the event you have given us your consent to be contacted, to contact you with regards to any products that we are of the view may be of interest to you;
 - 5.2.4. To comply with statutory obligations imposed upon us;

6. INFORMATION SHARING WITH THIRD PARTIES

- 6.1. We have contracts in place with third parties to either provide benefits to you or services in relation to maintaining your policy.

7. YOUR DUTIES AND RIGHTS REGARDING PERSONAL INFORMATION WE HAVE ABOUT YOU

- 7.1. You must have proof of identity when enforcing your rights below.
- 7.2. You must inform us when your personal information changes.
- 7.3. You have the right to request personal information we have about you by contacting us which includes requesting:
 - 7.3.1. Confirmation that we hold your personal information;
 - 7.3.2. A copy or description of the record containing your personal information; and
 - 7.3.3. The identity or category of third parties who have had access to your information.
- 7.4. We will attend to your request for personal information within a reasonable time.
- 7.5. You have the right to request that we correct or delete the personal information that we have about you if it is inaccurate, irrelevant, incomplete, misleading or where we are no longer authorized to keep it.
- 7.6. If the law requires that we keep personal information for a specified period we will not be allowed to delete your information.
- 7.7. You have the right to file a complaint with us or any regulator with jurisdiction about the about an alleged contravention of the protection of your personal information by us.

8. HOW LONG WILL WE KEEP YOUR INFORMATION

- 8.1. We will keep your personal information for as long as:
 - 8.1.1. It is required by law;
 - 8.1.2. You have consented for us to keep it.

9. COOKIES

- 9.1. A cookie is a small piece of data sent from our websites or applications to your computer or device hard drive or Internet browser where it is saved. The cookie contains information to personalise your experience on our website and may improve your experience on the website.
- 9.2. The cookie will also identify your device, like the computer or smart phone. By using our website, you agree that cookies may be forwarded from the relevant website to your computer or device.
- 9.3. The cookie will enable us to know that you have visited the website or application before and will identify you. We may also use the cookie to prevent fraud.