



PRIVACY POLICY, POPIA DISCLOSURES AND PROCESS

1. INTRODUCTION

Legal Hero collects personal information when you register with us for business purposes. We will only use this information to carry out the process for the purpose for which you registered with us. We will protect your personal information in accordance with our Customer Privacy Notice and the provisions of the Protection of Personal Information Act, 2013. We will only collect personal information from you when the purpose for collection has been explicitly defined and agreed. We undertake to ensure that as data subject, you are aware of the purpose for collecting your personal information. In addition to business and fulfilment purposes, Legal Hero will from time to time, with the mission and vision to enhance your service experience, make use of external service providers that would necessitate sharing of your personal information to render such service to you. Furthermore, should the need arise, Legal Hero could transfer your personal information to existing, and or to be established, legal entities and or when required due to underwriting requirements. Legal Hero will take reasonable steps to ensure that the information is complete, accurate, not misleading, and where necessary, updated. Legal Hero will ensure that the appropriate information security measures are established to ensure that the personal information is protected in line with industry practices and standards.

Your privacy and the protection of your personal information is of paramount important to us!

2. DURATION AND DELETION OF DATA

i. Policyholders

By law, Legal Hero is required to safely and securely store all information relating to the relationship between Legal Hero and a Policyholder for a period of five years after the termination of the relationship. Should the ex-Policyholder wish for Legal Hero to destroy personal details after the abovesaid minimum requirement, a written request as signed by the Policyholder together with a copy of his/ her ID may be sent to removedata@legalhero.co.za or sent via fax to 086 551 2705. Legal Hero will then shred all physical documents and delete online copies and furthermore send written confirmation once same has been attended to.

Opting Out

When joining, the potential Policyholder needs to tick or verbally consent via recorded line that he/ she agrees to receive newsletters and/ or other policy or new policy information. It is also explained at inception stage that he/ she may opt out from Legal Hero's marketing data register at any time. The Policyholder may opt out by replying STOP to any marketing communication. This is also stated at the end of the marketing related SMS or e-mail. A Policyholder may also opt out

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LEGALHERO.CO.ZA Please read our Disclaimers, POPIA & Complaints Resolution Policy on our website

✉ info@legalhero.co.za 📞 010 001 1001 📠 0865 51 27 05 📍 PO Box 5554, Tygervalley, 7536

Directors: Adv. GPB Myburgh (LLB), S Steinmair-Myburgh (LLB). Legal Hero (Pty) Ltd is an authorised FSP 45377

Underwritten by **Guardrisk Insurance Company Ltd FSP 75** & **Guardrisk Microinsurance Company Ltd FSP 51674**

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of any future marketing communication by sending an e-mail to optout@legalhero.co.za or sending a written request via fax to 086 551 2705.

ii. Other Partners and Clients

After termination of the business relationship, the ex-partner or other client may send a written request as signed by authorized signatories, together with a copy of meeting minutes, to dataremove@legalhero.co.za or send same via fax to 086 551 2705. Legal Hero will then shred all physical documents and delete online copies and furthermore send written confirmation once same has been attended to.

3. INFORMATION OFFICER

Legal Hero's appointed Information Officer is Adv. Theo-John Louw who may be contacted at tjl@legalhero.co.za or (010) 001 1001

- o A general information box that routes to executive management:
removedata@legalhero.co.za
- o To opt out of future marketing material should you have previously opted in:
optout@legalhero.co.za

4. SHARING YOUR INFORMATION

It is vital for insurance companies to share underwriting and claim information to ensure fair assessment for underwriting risk purposes and to mitigate the number of fraudulent claims. You hereby relinquish any right to privacy relating to the insurance information provided and allow for this information to be shared with any other insurance company and the South African Insurance Crime Bureau. This permission will survive the termination of this policy. The Client's or Policyholder's/ potential Policyholder's Personal Information collected by Guardrisk Insurance Company Limited and/ or its affiliated third parties including Momentum Metropolitan Holdings Limited, may be used for the following reasons:

- o to establish and verify the identity of the Client/ Policyholder in terms of the Applicable Laws;
- o to enable Guardrisk Insurance Company Limited to fulfil its obligations in terms of the Agreement;
- o to enable Guardrisk Insurance Company Limited to take the necessary measures to prevent any suspicious or fraudulent activity in terms of the Applicable Laws;
- o reporting to the Financial Intelligence Centre, Financial Sector Conduct Authority and/or the Prudential Authority in terms of the Applicable Laws;
- o at claims stage and in order to validate a claim, obtain information from the South African Police Services (SAPS) in cases where a device has been blacklisted; and
- o to obtain credit information where applicable, from any of the credit bureaus.

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5. PROCESS TO NOTIFY OF DATA BREACH

Should Legal Hero have good reason to believe and/ or it is apparent that there has been a data breach, Legal Hero will notify each Legal Hero Policyholder and/ or other partner/ Client individually via SMS and/ or E-mail. This document will be on a Legal Hero letterhead, signed by a minimum of two Directors and will also be placed on our website. We will not include a separate/ new number for queries, our contact number will remain (010) 001 1001.

The communication will furthermore include the extent of the breach, what action steps have been taken to mitigate the risk, the action steps taken to avoid same in future and what the Policyholder and/ or other partner/ Client may please do in order to further mitigate risks. Legal Hero will at all times remain transparent and keep its closest partners up to speed via telephone call and written communication.

Closest partners of Legal Hero include the Underwriter of this policy namely Guardrisk, the compliance officers of Complysure, affected brokerages/ Group Clients if relevant, and the systems provider Phakama Administration Services.

6. PROCESS TO AMEND DATA AND FEES

Personal data may be amended by contacting (010) 001 1001 and/ or sending an e-mail to admin@legalhero.co.za and/ or by sending a fax to 086 5512705. Should the request be sent via e-mail or fax, Legal Hero will contact the Policyholder to confirm the change and advise once the change has been attended to. There is no fee involved to change personal details and/ or to opt out from marketing material and/ or to cancel, other than your own data fees/ airtime/ internet café fees on your end. There is furthermore no fee involved should you request the resending of your policy documents and/ or other legal correspondence via e-mail or fax.

7. E-MAIL DISCLAIMER

This below privacy disclaimer is applicable to all e-mail sent by Legal Hero.

- i. This e-mail may contain material that is confidential, privileged and for the sole use of the intended recipient. Any review, reliance or distribution by others or forwarding without permission is strictly prohibited. If you are not the intended recipient, or if you believe that you may not be, please contact the sender and delete all copies.
- ii. Legal Hero gives no warranty that this e-mail is free of viruses, other defects, errors or computer malware and accepts no liability for any damage suffered or loss sustained as a result of this e-mail.

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- iii. No e-mail correspondence sent to Legal Hero shall be deemed to have been received until Legal Hero has responded thereto. An auto-reply shall not constitute such 'response' for purposes of this clause.
- iv. The views expressed in this e-mail do not necessarily reflect the views and/or opinions of Legal Hero and/ or Guardrisk.
- v. If this e-mail is intended for purposes unrelated to the official business of Legal Hero, Legal Hero shall not be liable for any damages, liability, infringement or loss caused by the contents of this message and the sender shall assume full responsibility therefore in his/her sole and personal capacity.
- vi. All disputes and/or disagreements and/or damages and/or liabilities, in any manner related to but not limited to the interpretation, validity, content, time and place the e-mail was sent shall be referred to urgent and confidential arbitration in terms of the expedited rules of the Arbitration Foundation of Southern Africa and such arbitration shall be conducted in Cape Town and in English.
- vii. Please contact the following person should you have any questions or concerns regarding this e-mail legal notice: tjl@legalhero.co.za.

8. COMPLAINTS

Legal Hero takes all complaints seriously and a data complaint is handled in the same way as our Admin, Legal or Financial Advice complaints.

Please e-mail hello@legalhero.co.za and refer to our Complaints Resolution Policy which may be found online at www.legalhero.co.za.

You may escalate your complaint to complaintescalation@legalhero.co.za.

There is no fee payable to Legal Hero for registering and attending to your complaint.

Should you remain dissatisfied, and you wish to take the matter further, complaints regarding the use of personal information and/ or regarding personal information breaches, may be directed to the Information Regulator:

Telephone

(010) 023 5200

E-mail address

POPIAComplaints@inforegulator.org.za

Postal Address

PO Box 31533, Braamfontein, Johannesburg, 2017

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