



PROTECTION OF PERSONAL INFORMATION PRIVACY NOTICE

1 | WHO ARE WE?

LAW FOR ALL refers to association of companies, which includes the following:

- a. Lipco Group (Pty) Ltd
- b. Lipco Business (Pty) Ltd
- c. Lipco Corporate (Pty) Ltd
- d. Independent African Mediation (Pty) Ltd
- e. LIPCO Bureau/Finance (Pty) Ltd

The aforementioned companies operate in an association and is focused on providing specialist legal cost insurance products and services to our clients. We are situated at Aquarius Building, 10 Blaauwberg Road, Bloubergrant, Cape Town, 7443.

2 | WHAT INFORMATION DO WE COLLECT?

If you intend to become a LAW FOR ALL policyholder or to use any of LIPCO's services, we will collect the following information from you:

- a. Name and Surname
- b. Identity number
- c. Telephonic contact details
- d. Residential address
- e. Employment details
- f. Marital Status
- g. Banking details

Where you are already a policyholders and you require assistance in terms of your policy benefits we may request additional personal information from you which relates to the specific matter you require assistance with. This will, however, be discussed with you as and when you make use of our services.

We also collect information for marketing purposes to ensure that our products and services remain relevant to your needs.

3 | WHERE & HOW DO WE COLLECT YOUR INFORMATION?

We always collect personal information directly from you and this will primarily be when you take out the policy and complete the application form, or when you contact the marketing call centre and provide the information to us

telephonically.

If we do collect any personal information from any other source other than yourself we will notify you that we have obtained the information, where we obtained the information from, and why we will be using the information. You have the right to object to us processing this information should you feel that by us processing the information it may prejudice you in any way.

4 | WHY DO WE COLLECT YOUR PERSONAL INFORMATION?

The information we collect is required in order for us to identify you and provide you with our products and services. Therefore, if we are unable to collect the information we will not be able to do so and you will therefore not be able to utilise any of our products or services.

5 | HOW DO WE USE YOUR INFORMATION?

We will only use your personal information in order to provide you with our products and services as per the provisions of your policy. In this regard we use your information as follows:

- a. Identify you as an active policyholder;
- b. Provide you with products and services;
- c. To submit, assess and process claims
- d. Maintenance of your policy such as sending you correspondence, debiting your monthly premiums from your bank account etc.
- e. To respond to or investigate any complaints that you may lodge;
- f. To comply with any statutory obligation imposed on us;
- g. Where we feel that the processing of your information would be necessary to pursue or protect a legitimate interest of either yourself, us or a third party;

We may also use your personal information for statistical or research purposes which will allow us to develop and market new products in future.

6 | DO WE SHARE YOUR INFORMATION WITH ANY OTHER PARTIES?

We make use of various service providers with whom we have contracted either to provide certain services on your behalf or in order to perform specific tasks in maintaining your policy. We have written service level agreements with all our service providers who process your information on our behalf and have ensured that they have adequate levels of safeguards in place to prevent any unauthorised access of your personal information.

7 | DO WE TRANSFER YOUR INFORMATION OUT OF SOUTH AFRICA?

All our servers where your information is being stored are hosted within South Africa and your information will therefore not leave the borders of the country. In the event that we are required to transfer your information outside of South Africa for any reason we will ensure that we first obtain your consent and that the country where your information is being transferred to has laws, regulations and/or policies protecting your information which are similar to the privacy laws of South Africa.