

POPIA Privacy Notice

KSure Technology Solutions (Pty) Ltd ("K-Sure")

Last Updated: August 2026

1. Introduction

KSure Technology Solutions (Pty) Ltd ("K-Sure", "we", "our" or "us") is committed to protecting your privacy and processing personal information responsibly in accordance with the Protection of Personal Information Act, 4 of 2013 ("POPIA") and other applicable laws.

This Privacy Notice explains how we collect, use, disclose, retain and protect personal information when you interact with K-Sure, including when you use our website, request information or a quotation, communicate with us, or receive insurance-related services from us.

2. Information We Collect

Depending on the nature of your interaction with us and the services requested, we may collect and process personal information including:

- Name and surname
- Identity number or passport number, where required
- Date of birth
- Contact details, including telephone number and email address
- Physical and postal address
- Employment and business information, where relevant to the services requested
- Banking or payment information, where required for the relevant transaction or service
- Vehicle, property and other asset information relevant to insurance
- Insurance history and claims history
- Information voluntarily provided through our website, email, telephone, WhatsApp or other communication channels

3. Special Personal Information

Where required for a specific insurance product or legal or regulatory obligation, we may process special personal information where permitted by POPIA and other applicable legislation. We will limit the collection and use of such information to what is reasonably necessary for the relevant purpose.

4. How We Use Personal Information

We may process personal information for purposes including:

- Providing insurance advice and intermediary services, where applicable
- Obtaining quotations and arranging insurance cover
- Administering insurance policies and related services

- Processing and assisting with claims
- Communicating with current and prospective clients about services and enquiries
- Meeting legal, regulatory and compliance obligations
- Managing our business operations, records and systems
- Preventing and detecting fraud and managing risk
- Responding to enquiries, requests and complaints
- Sending marketing communications where permitted by law and, where required, with your consent

5. Lawful Processing

We will process personal information only where we have a lawful basis to do so, including where processing is necessary to perform or take steps relating to a contract, comply with a legal obligation, pursue a legitimate interest that is not overridden by your privacy rights, or where consent is required and has been obtained.

6. Sharing of Personal Information

In order to provide insurance-related services and operate our business, we may share personal information, where necessary and appropriate, with:

- Insurers and underwriting managers
- Claims administrators, assessors, loss adjusters and investigators
- Premium collection and payment service providers
- Technology, hosting, communications and other service providers acting on our behalf
- Regulatory authorities and other bodies where required or permitted by law
- Professional advisers, auditors and compliance providers
- Industry bodies and service providers involved in fraud prevention and risk management

7. Cross-Border Transfers

Some of our service providers or technology systems may be located outside South Africa, or may store or process information outside South Africa. Where personal information is transferred across borders, K-Sure will take reasonable steps to ensure that the transfer is permitted under POPIA and that appropriate safeguards are in place.

8. Website Information and Cookies

When you visit our website, certain information may be collected automatically through cookies and similar technologies. This may include information relating to how the website is used, device or browser information and other technical information. We use this information to maintain, secure and improve website performance, functionality and user experience.

You may adjust your browser settings to refuse or restrict cookies. Some website features may not function correctly if certain cookies are disabled.

9. Security of Personal Information

We take reasonable technical and organisational measures to protect personal information against unauthorised access, loss, misuse, disclosure, alteration or destruction. While we take reasonable steps to safeguard personal information, no method of transmission or storage can be guaranteed to be completely secure.

10. Retention of Personal Information

Personal information will be retained only for as long as reasonably necessary for the purpose for which it was collected, to comply with legal and regulatory obligations, to resolve disputes, to enforce agreements, and for legitimate business and record-keeping purposes. Where retention is no longer required, information will be securely destroyed, deleted or anonymised in accordance with applicable law.

11. Your Rights

Subject to applicable law, you may have the right to:

- Request access to personal information we hold about you
- Request correction or updating of inaccurate or incomplete information
- Request deletion of personal information where legally permissible
- Object to certain processing activities
- Withdraw consent where processing is based on consent
- Complain to K-Sure about the processing of your personal information
- Lodge a complaint with the Information Regulator

12. Direct Marketing

Where we send direct marketing communications, we will do so in accordance with applicable law. Where consent is required, we will obtain it before sending such communications. You may request that we stop sending you marketing communications, subject to any legal or operational communications that we are required to provide.

13. Contact Details

If you have questions about this Privacy Notice, wish to exercise a data-subject right, or have a privacy-related concern, please contact our Information Officer:

- Information Officer: Kirvania Govender
- Company: KSure Technology Solutions (Pty) Ltd
- Email: info@ksure.co.za
- Telephone: 064 516 5316

14. Information Regulator

If you believe that your personal information has not been processed in accordance with POPIA, you may lodge a complaint with the Information Regulator of South Africa. The Information Regulator currently provides an online eServices portal for POPIA complaints and compliance services. The prescribed POPIA complaint process and contact details are available from the Regulator.

15. Changes to this Privacy Notice

This Privacy Notice may be updated from time to time to reflect changes in legislation, regulatory requirements, business practices or operational processes. Any updated version will be published on our website and will supersede previous versions. The latest version will always be available on our website.