

Drive and Save respects the privacy of your personal information. This policy describes the ways in which Drive and Save collects, holds, uses, discloses and protects personal information. For purposes of this policy, personal information is any information or combination of information, in the possession of or likely to come into the possession of Drive and Save, that can be used to identify, contact, or locate a discrete individual ("Personal Information"). This includes any expression of opinion or views about such individual and correspondence sent by such individual which is of a private or confidential nature.

Any information which cannot be used to identify a discrete individual (such as aggregated statistical information) is not personal information.

This privacy policy covers the information practices of websites that link to this privacy policy (each referred to as a "Site"). The data controller of this website is Drive and Save (Pty) Limited ("Drive and Save"), with registration number 2001/008050/07 and registered office:

Drive and Save (Pty) Ltd,
11 Keyes Avenue,
Rosebank, 2196.

Purpose for collection, use and disclosure of personal information

Drive and Save collects, uses and discloses your Personal Information (including the Personal Information of individuals associated with you, all of whom are referred to as "you" in this privacy policy) in its normal course of business for the following purposes:

- Establishing and maintaining communication with you;
- Where you have requested a service from Drive and Save, assisting you in the completion of your application, the assessment of your eligibility for any such requested service, the processing and maintenance of the service, as well as any applicable renewal of such service;
- Responding to your inquiries about applications, accounts and other services;
- Allowing our affiliated companies to notify you of certain products or services offered by our affiliated companies;
- Processing transactions through service providers;
- Sharing with associations for those clients/participants obtaining insurance coverage by being a member of the association;
- Sharing with financial institutions and other organizations where we have joint marketing agreements;
- Meeting legal, security, processing and regulatory requirements;
- Protecting against fraud, suspicious or other illegal activities; and
- Compiling statistics for analysis of our Sites and our business.

What information we collect

The information gathered by Drive and Save from this Site falls into two categories: (1) information voluntarily supplied by visitors to our Site and (2) tracking information gathered as visitors navigate through our Site.

Information voluntarily provided by you

When using this Site, you may choose to provide us with information to help us serve your needs. The personal information that we collect will depend on how you choose to use this Site.

- **Where you request a brochure or report:** If you request a brochure or report or further information from us, we require you to submit your name, email address, the name of your organization, and the country in which you are based so that we may send you the material you have requested, and to enable us to identify if you are an existing client of Drive and Save.
- **Where you register with us and/or request an insurance quote:** If you register with the Site, or request an insurance quote, we may ask you for your name, email address, country, telephone number and the reason for your communication, as well as information about your position and organization and such other information as is reasonably necessary so that we can provide you with the quote. On the data submission form, we shall indicate by way of an asterisk, which information is optional and which information is mandatory. This information can include:
 - Information you provide on applications or other forms, which may include your name, address, email address, age, personal identification numbers, credit card numbers, credit records, banking information, payment records, medical and health information, employment and income information;
 - Information we acquire from and/or transfer to other persons (such as government agencies, industry associations, auditors, claims adjusters, your insurer and your employer) to verify your identity and the accuracy of the information you have provided;
 - Information about you received from Drive and Save affiliates, insurers, other intermediaries, third party providers and others for underwriting or claims purposes (such as previous insurance and claims history); and
 - Information we receive from consumer reporting agencies.

Any Personal Information that you send us will be used for the purpose indicated on the Site or in this privacy policy.

Following the quote, if you decide to proceed, we will collect Personal Information required to finalise the relevant quote and proceed with the transaction, such as your name, address, postal code, contact telephone number, email address, billing address or payment details, as relevant to the product. We will use your Personal Information to administer your policy, process claims etc. and generally manage your relationship with us. Please see the Disclosure of Your Information to Others section for information on the categories of recipients of the Personal Information.

- **Where you submit content:** Finally, if you submit content regarding any of the information that you view on our Site, we will ask for your name and email address, so that, if you choose, we can update you by email when others also comment on the content, and also so that we can manage the content in line with our acceptable use policy. You should be aware that the information you provide there will be made publically available to Drive and Save employees and other users of the Site.

Website Navigational Information/ Cookies

As you navigate the Site, we may also collect information through the use of commonly-used information-gathering tools, such as cookies and web beacons. This information (collectively referred to as "Website Navigational Information") includes standard information from your web browser (such as browser type and browser language), your Internet Protocol ("IP") address, and the actions you take on the Site (such as the web pages viewed, and the links clicked).

Disclosure of information to others

We do not disclose any Personal Information about you to any third parties except as stated in this privacy policy, as otherwise permitted by law, or authorized by you.

Third parties to whom we disclose Personal Information are required by law and contractual undertakings to keep your Personal Information confidential and secure, and to use and disclose it for purposes that a reasonable person would consider appropriate in the circumstances, in compliance with all applicable legislation, which purposes are as follows:

- To assess eligibility for coverage, process and maintain insurance coverage, renewal of coverage or related products and services, we disclose to the insurance companies, reinsurers, intermediaries or other brokers that make available the coverage;
- To associations for those of you who obtains insurance coverage by being a member of the association;
- To notify you or allow our affiliated companies to notify you of certain products or services offered by our affiliated companies;
- To update information with credit bureaus and insurance reporting agencies;
- Processing transactions through service providers;

If the information is a credit card number, to process credit card payments, through third party payment processing, clearing and settlement systems in association with various banks; and to other financial institutions with whom we have joint marketing agreements.

If these third parties wish to use your Personal Information for any other purpose, they will have a legal obligation to notify you of this and, where required, to obtain your consent.

Affiliate sharing

In the normal course of performing services for our clients, Personal Information may be shared within Drive and Save and its affiliates for research and statistical purposes, system administration and crime prevention or detection. This may require Personal Information to be accessed or moved to a country different from the one where the Personal Information was collected. When you supply us with information containing third party Personal Information (names, addresses, or other information relating to living individuals), we will hold and use that Personal Information to provide general insurance and other services to you on the understanding that you have informed the individuals to whom the Personal Information relates of the reason(s) for obtaining the Personal Information, the fact that it may be disclosed to third parties such as Drive and Save, and have consented to such disclosure and use.

Business transactions

As we continue to develop our business, we might sell or buy assets. In such transactions, user information, including Personal Information, generally is one of the transferred business assets. Also, if either Drive and Save itself or substantially all of Drive and Save's assets were acquired, your Personal Information may form part of the transferred assets. Therefore, we may disclose and/or transfer your Personal Information to a third-party purchaser in these circumstances.

Other legally required disclosures

Drive and Save preserves the right to disclose without your prior permission any of your Personal Information or your use of this Site if Drive and Save in good faith believes that such action is necessary: (a) to protect and defend the rights, property or safety of Drive and Save, employees, other users of this Site, or the public; (b) to enforce the terms and conditions that apply to use of this Site; (c) as required by a legally valid request from a competent governmental authority; or (d) to respond to claims that any content violates the rights of third parties. We may also disclose Personal Information as we deem necessary to satisfy any applicable law, regulation, legal process or governmental request.

In this privacy policy, the purposes identified above and in "Purpose for Collection, Use and Disclosure of Personal Information" will be referred to as the "Identified Purposes."

Consent

Your knowledge of and consent to Drive and Save's collection, use and disclosure of your Personal Information is critical. We rely on the following actions by you as indications of your consent to our existing and future Personal Information practices:

- Your voluntary provision of Personal Information to us directly or through another insurance broker or representative or your employer for the purpose of acquiring an insurance contract or related service or product (including information previously provided to Drive and Save);
- Your express consent or acknowledgement contained within a written, verbal or electronic application or claims process; and
- Your verbal consent solicited by Drive and Save (or our agent) for a specified purpose.

Where Drive and Save relies on consent for the fair and lawful processing of Personal Information, the opportunity to consent will be provided when the Personal Information in question is collected. Your consent may be given through your authorised representative such as a legal guardian, agent or holder of a valid power of attorney.

Subject to certain legal or contractual restrictions and reasonable notice, you may withdraw this consent at any time. Drive and Save will inform you of the consequences of withdrawing your consent. **In some cases, refusing to provide certain Personal Information or withdrawing consent for Drive and Save to collect, use or disclose your Personal Information could mean that we cannot obtain insurance coverage or other requested products, services or information for you.**

If you wish to withdraw your consent, please refer to the “Questions” or to “Withdraw Consent” sections below.

NO CONSENT REQUIRED

Drive and Save is not required to obtain your consent for the processing or transfer of Personal Information for those purposes which have a statutory basis, such as:

- The transfer or processing is necessary for the performance of a contract between you and Drive and Save (or one of its affiliates);
- The transfer or processing is necessary for the performance of a contract, concluded in your interest, between Drive and Save (or one of its affiliates) and a third party;
- The transfer or processing is necessary, or legally required, on important public interest grounds, for the establishment, exercise, or defence of legal claims, or to protect your vital interests; or
- To update information with credit bureaus and insurance reporting agencies;
- The transfer or processing is required by applicable law.

Limiting collection and retention of personal information

Drive and Save will collect, use, or disclose Personal Information that is necessary for the Identified Purposes or as permitted by law. If we require Personal Information for any other purpose, you will be notified of the new purpose and, subject to your consent (where appropriate), the new purpose will become an Identified Purpose.

Drive and Save will collect Personal Information by fair and lawful means. We will normally retain Personal Information as long as is necessary for the fulfilment of the Identified Purposes. However, some Personal Information may be retained for longer periods as required by law, contract, or auditing requirements.

Safeguards

We have in place physical, electronic and procedural safeguards appropriate to the sensitivity of the Personal Information we maintain. Safeguards will vary depending on the sensitivity, format, location, amount, distribution and storage of the Personal Information. They include physical, technical, and managerial measures to keep Personal Information protected from unauthorised access. Among such safeguards are the encryption of communications via SSL, encryption of information while it is in storage, firewalls, access controls, separation of duties, and similar security protocols. However, due to the nature of the Internet and related technology, we cannot absolutely guarantee the security of Personal Information, and Drive and Save expressly disclaims any such obligation.

External links

Drive and Save Sites may include links to other websites whose privacy policies we do not control. Once you leave our servers (you can tell where you are by checking the URL in the location bar on your web browser), use of any Personal Information you provide is governed by the privacy policy of the operator of the website you are visiting. That policy may differ from ours. If you can't find the privacy policy of any of these websites via a link from the website's homepage, you should contact the website directly for more information.

Accuracy, Accountability, Openness and Customer Access

Our knowledge of changes to some of your Personal Information (e.g. email address) may be key to effectively communicating with you at your request. If any of your details change you can inform us via email at info@driveandsave.com or log into the Site and update your contact information. **Please keep us informed of changes to your Personal Information.**

You have the right to request rectification of any Personal Information that may be obsolete, incomplete or incorrect. However, to secure your Personal Information, Drive and Save does not provide online access to its customers to view or amend Personal Information in its database.

If you have any questions about this privacy policy, want to access your Personal Information or wish to make a complaint about this privacy policy, you can do so by writing to our Head of Privacy at the following address:

Drive and Save (Pty) Limited,
11 Keyes Avenue,
Rosebank, 2196.

Your Personal Information will be stored and can also be accessed at the Drive and Save office with which you do business.

A copy of this privacy policy (and any significant changes) can be obtained from our website.

Questions or to withdraw consent

You may exercise your right to withdraw your consent to applicable uses or disclosures of your Personal Information (which may limit or terminate the products and services that Drive and Save provides to you) by writing to us at the above address. We will need to validate the identity of anyone making such a request to ensure that we do not provide your Personal Information to anyone who does not have the right to such information.

Normally we will respond to access requests within 30 days.

Changes to this Privacy Policy

This privacy policy is subject to change at any time. It was last changed on 4 May 2018. If we make changes to this privacy policy, we will indicate the date on which it was last changed. Any changes we make to this privacy policy become effective immediately when we post the revised privacy policy on this Site. We recommend that you review this privacy policy regularly for changes.