



Privacy Policy

*Ibiliti Underwriting Managers (Pty) Ltd - Reg No: 2011/004766/07
A registered financial services provider (FSP 43404). >>*



Protecting the Insured's privacy is of utmost importance to Ibiliti Underwriting Managers.

We respect your privacy and the confidential nature of your personal information. We have developed this Privacy Policy in order to safeguard personal information and to protect the confidentiality thereof. In doing so, we have taken cognisance of the provisions of the Constitution of the Republic of South Africa Act, 108 of 1996, the Electronic Communications Act, 25 of 2002 and the common law so as to ensure compliance with all relevant statutory requirements and best practice under South African law.

If you have questions, you may send an e-mail to info@ibiliti.co.za

Why do we need personal information?

When submitting any personal information, the information that we receive from you is used only for the purpose for which the information is requested and to enable us to comply with our obligations or to comply with any legal requirement.

What personal information do we need?

As a minimum requirement, you must provide us with the personal information. For purposes of this Privacy Policy, "personal information means the User's and/or Customer's name, surname, address, e-mail address, telephone number, cell phone number, ID number, physical address, company registration number, company name, contact ID number, credit card or banking details."

No Liability for Unauthorised Disclosure

We will do all things reasonably necessary to protect your rights of privacy. We cannot accept any liability whatsoever for unauthorised or unlawful disclosure of your personal and confidential information made by third parties who are not subject to our control.

Furthermore, your personal information may be used to compile various profiles; however, such profiles will not be linked to any particular individual.

Consent to Collection

By accepting an Ibiliti Policy, you consent to the collection of personal information on an ongoing basis for the continued duration of your relationship with us, subject to the limitations set out in this Privacy Policy.

Your Data

Your Data collected is used solely by us in connection with requesting or placing Insurance cover. We may also use information collected for research regarding our effectiveness and related marketing and advertising efforts.

Electronic communications will be sent by us using your personal contact information to inform you of new products, important industry news or about general services provided by us.

We strictly adhere to permission-based email standards and as such all emails that are sent will have an option to unsubscribe. Unsubscribe requests are fulfilled within minutes and no further communication will be sent to you.

Service Announcements

In order for us to fulfill our service obligations, it is necessary to send out a strictly service related announcement. For instance, we will notify you by various methods of communication if we anticipate a service interruption as a result of system maintenance etc. You may not opt-out of these communications. These communications are not promotional in nature.

Disclosure of Information

Subject to your right to withdraw your consent in certain instances, you agree that your personal information will be used for certain specified purposes, including for, marketing and administration purposes required by us.

We will not disclose your personal information to any other companies or organisations unless we are permitted to do so by law or it is in the public interest that there is such disclosure or you have expressly authorised us to disclose.

We will also provide personal information to law enforcement authorities in response to subpoenas and other lawful requirements where we believe that the disclosure of such personal information is necessary to identify, contact or institute legal proceedings against third parties who jeopardise the provision and rendering of the solutions and services offered by us.

Information collected from Customers may be disclosed to independent contractors as requested by the Product Providers, including the Product Provider's payment processors, provided that they (i) have agreed to hold this information in confidence as per their signed Service Level and Confidentiality Agreement with us, (ii) do not use it for any purpose other than carrying out the service they are providing for us and (iii) observe our information handling procedures.

Retention of Personal Information

All personal information has to be retained by us for record-keeping purposes as specified in the various legislations that we are subject to.

Up to date and accurate information

We will use our best endeavours to keep the personal information we collect as accurate, complete and up to date as is necessary for disclosure purposes, and we will, from time to time, request you to update your personal information.

You are able to review or update any personally identifiable information that we hold on you or your customer by accessing your account or by e-mailing us or phoning us.

Please note that in order to better protect you and your customer and safeguard any personal information, we do take steps to verify identity before granting you access to your account. We also verify certain compulsory information as requested by the Product Provider pertaining to activation of policies or corrections to any personal information.

Security

We process all quotes and policies on the 1Web system hosted by Hetzner. 1Web and Hetzner use encryption, firewalls and other security technology and procedures to help protect the confidentiality of you and your customer's personal information and prevent unauthorised access or improper use thereof. All personal information is securely stored in our Database.

For more information about Data Privacy on 1Web visit www.1web.co.za and on Hetzner www.hetzner.co.za.