



Privacy Statement

Captive Business Consultants (Pty) Ltd is committed to protecting your privacy and developing technology that gives you the most powerful and safe online experience.

This Statement of Privacy applies to the **Captive Business Consultants (Pty) Ltd** Web site and governs data collection and usage. By using the Captive Business Consultants (Pty) Ltd website, you consent to the data practices described in this statement.

Collection of your Personal Information

Captive Business Consultants (Pty) Ltd collects personally identifiable information, such as your e-mail address, name, home or work address or telephone number. Captive Business Consultants (Pty) Ltd also collects anonymous demographic information, which is not unique to you, such as your Postal Code / ZIP code, age, gender, preferences, interests and favorites.

Please keep in mind that if you directly disclose personally identifiable information or personally sensitive data through Captive Business Consultants (Pty) Ltd public message boards, this information may be collected and used by others. Note: Captive Business Consultants (Pty) Ltd does not read any of your private online communications.

Captive Business Consultants (Pty) Ltd encourages you to review the privacy statements of Web sites you choose to link to from Captive Business Consultants (Pty) Ltd so that you can understand how those Web sites collect, use and share your information. Captive Business Consultants (Pty) Ltd is not responsible for the privacy statements or other content on Web sites outside of the Captive Business Consultants (Pty) Ltd



Underwriting Managers for Guardrisk Insurance Company Ltd

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Company registration number: 2001/010007/07, Vat registration number: 4490211630, Authorised Financial Services Provider
Licence Number 9359

Director: C.J. Smit

Use of your Personal Information

Captive Business Consultants (Pty) Ltd collects and uses your personal information to operate the Captive Business Consultants (Pty) Ltd Web site and deliver the services you have requested.

Captive Business Consultants (Pty) Ltd does not sell, rent or lease its customer lists to third parties. Captive Business Consultants (Pty) Ltd Web sites will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on Captive Business Consultants (Pty) Ltd or the site; (b) protect and defend the rights or property of Captive Business Consultants (Pty) Ltd Underwriting Managers ; and, (c) act under exigent circumstances to protect the personal safety of users of Captive Business Consultants (Pty) Ltd Underwriting Managers, or the public.

Use of Cookies

The Captive Business Consultants (Pty) Ltd Web site use “cookies” to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a Web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the Web server that you have returned to a specific page. For example, if you personalize Captive Business Consultants (Pty) Ltd pages, or register with **Captive** Business Consultants (Pty) Ltd site or services, a cookie helps Captive Business Consultants (Pty) Ltd to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same Captive Business Consultants (Pty) Ltd Web site, the information you previously provided can be retrieved, so you can easily use the Captive Business Consultants (Pty) Ltd features that you customised.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the Captive Business Consultants (Pty) Ltd services or Web sites you visit.

Security of your Personal Information

Captive Business Consultants (Pty) Ltd secures your personal information from unauthorized access, use or disclosure. Captive Business Consultants (Pty) Ltd secures the personally identifiable information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure.

Changes to this Statement

Captive Business Consultants (Pty) Ltd will occasionally update this Statement of Privacy to reflect company and customer feedback. Captive Business Consultants (Pty) Ltd encourages you to periodically review this Statement to be informed of how Captive Business Consultants (Pty) Ltd is protecting your information.

Contact Information

Captive Business Consultants (Pty) Ltd welcomes your comments regarding this Statement of Privacy. If you believe that Captive Business Consultants (Pty) Ltd has not adhered to this Statement, please contact Captive Business Consultants (Pty) Ltd (Marlene Henning) marlene@captive.co.za