



**weza**  
LIFE™

# Weza Life funeral plan

## Privacy policy

Underwritten by

*KingPrice*™  
INSURANCE

The Weza Life funeral plan is distributed by Credico Advisory Services (Pty) Ltd, an authorised Financial Services Provider (FSP no. 51045 | Reg no. 2020/062677/07). The plan is underwritten by King Price Life Insurance Limited, a licensed life insurer and authorised Financial Services Provider (FSP no. 47235 | Reg no. 1948/029011/06).

# Privacy Policy

## In a nutshell

We may ask for your personal info, and your permission for us to use it, from time to time, but only in order to work out super cheap quotes, tell you things you need to know about your policy, and let you know when we launch awesome new products. And, we'll only ever use your personal info in accordance with this policy. We've always looked after our clients' personal info... Being POPIA-compliant is just an opportunity for us to do more and add more value!

## Definitions

In this policy (as defined below), unless the context requires otherwise, the following terms will have the meanings given to them:

### Applicable laws

Any laws applicable to personal data and personal information, including any statute, regulation, notice, policy, directive, ruling or subordinate legislation, the common law, any binding court order, judgment or ruling, any applicable industry code, policy or standard enforceable by law, or any applicable direction, policy or order that's given by any regulator, competent authority or organ of state or statutory industry body.

### Child

Any natural person under the age of 18 years.

### Client

Any natural person (or, where applicable) juristic person, who's concluded an agreement with King Price Life in terms of which such person enjoys insurance benefits against payment of monthly policy premiums.

### Competent person

Anyone who's legally competent to consent to any action or decision being taken by any matter concerning a juristic person or child, for example a director, parent or legal guardian.

### Controller

King Price Life, in circumstances where it processes personal data (as defined in Article 4 of the GDPR).

### Data subject

King Price Life's clients, potential clients or any third party in respect of whom King Price Life processes personal information/personal data.

### GDPR

The General Data Protection Regulation, which is a European law that governs all collection and processing of personal data from individuals inside the European Union.

### Mobile app

King Price Life's digital mobile app interface which enables clients to manage their individual profiles.

### Operator

A person or entity who processes personal information/data for a responsible party.

**Personal data (as defined in Article 4 of the GDPR)**

Any information relating to an identified or identifiable natural person (data subject). An identifiable natural person is 1 who can be identified, directly or indirectly.

**Personal information**

Will have the same meaning as is given in Section 1 of POPIA.

**Policy**

This data protection and privacy policy.

**POPIA**

The Protection of Personal Information Act No. 4 of 2013.

**Processing**

Any operation or activity or any set of operations, whether or not by automatic means, concerning personal information/personal data, including:

- Its collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation or use.
- Dissemination by means of transmission, distribution or making available in any other form by electronic communications or other means.
- Merging, linking, blocking, degradation, erasure or For the purposes of this definition, 'process' has a corresponding meaning.

**Regulator/s**

Any applicable regulatory authority, including the Information Regulator established in terms of POPIA.

**Responsible party**

In the context of this policy, King Price Life.

**King Price Life**

King Price Insurance Company Ltd, FSP no. 43862, reg no. 2009/012496/06 and King Price Life Insurance Ltd, FSP no. 47235, reg no. 1948/029011/06.

**Special personal information/data**

Personal information/personal data concerning, amongst other aspects contemplated in terms of Section 26 of Part B of POPIA, a data subject's religious beliefs, race or ethnic origin, trade union membership, political persuasion, health, sex life, biometric data, or criminal behaviour.

**Third party**

Any employee, independent contractor, agent, consultant, broker, underwriting management agency (UMA), sub-contractor, regulator/s, user of King Price Life's websites or mobile app interfaces, or other representative of King Price Life.

**UMA**

An underwriting management agency.

**Website**

The website/s owned and operated by King Price Life inclusive of [kingprice.co.za](http://kingprice.co.za) \_\_\_\_\_

**Self-service portal**

Any of King Price Life's internet-based sites which enable clients to manage their individual profiles or share personal information/special personal information with King Price Life.

## Introduction

This policy regulates the processing of personal information/personal data by King Price Life and sets forth the requirements with which King Price Life undertakes to comply when processing personal information/personal data pursuant to undertaking its operations and fulfilling its contractual obligations in respect of data subjects and third parties in general.

King Price Life places a high premium on the privacy of every person or organisation with whom it interacts or engages with and therefore acknowledges the need to ensure that personal information/personal data is handled with a reasonable standard of care as may be expected from it. King Price Life is therefore committed to ensuring that it complies with the requirements of POPIA, and also with the terms of the GDPR to the extent that the GDPR applies.

When a data subject or third party engages with King Price Life, whether it be physically or via any digital, electronic interface such as King Price Life's website, self-service portal or mobile app, the data subject or third party acknowledges that they trust King Price Life to process their personal information/personal data.

All data subjects and third parties have the right to object to the processing of their personal information/personal data. Acceptance of the terms and conditions contained in this policy is voluntary. King Price Life does however require the data subject or third party's acceptance to enable King Price Life to effectively enter into an insurance policy (non-life or life) with a data subject, liaise with a data subject, exercise its right, or enforce obligations as they arise from the applicable relationship and comply with applicable laws.

## Purpose and application

The purpose of this policy isn't only to inform data subjects on how King Price Life processes their personal information/personal data, but also to establish a standard by which King Price Life and its employees and representatives will comply in as far as the processing of personal information/personal data is concerned.

King Price Life, in its capacity as a responsible party/operator/controller (as the case may be) will strive to observe and comply with its obligations under POPIA and the GDPR (as may be applicable and to the extent necessary) when it collects and processes personal information/personal data from or in respect of any data subject, and will ensure that such information/data is processed where there is a legitimate basis, and in a fair, lawful and non-excessive manner.

## Collecting and processing of personal information/personal data

King Price Life will, as far as reasonably possible, collect personal information/personal data directly from a data subject, unless:

- The personal information/personal data is contained or derived from a public record.
- The data subject has consented to the collection and processing of personal information via a third party/source, and it won't prejudice the legitimate interests of the data subject.
- The personal information/personal data is necessary for the conclusion or performance of a contract to which the data subject is a party.
- The personal information/personal data is required by law.

Whenever any data subject completes an application form, contacts King Price Life electronically or telephonically, or uses 1 of the products, services, facilities, tools or utilities offered by King Price Life through its website, self-service portal or mobile app, King Price Life will in effect collect and process the data subject's personal information/personal data, which will be stored electronically as set out below.

From time to time, it may be that King Price Life has collected a data subject's personal information/personal data from other sources (such as a public record, or where the data subject has consented to the collection and processing of personal information via a third party/source, and it won't prejudice the legitimate interests of the data subject). In the event that a data subject has shared their personal information/personal data with any third parties, King Price Life won't be responsible for any loss suffered by the data subject, their dependents, beneficiaries, spouse/s or employees (as the case may be).

King Price Life will process personal information/personal data in order to facilitate and enhance the delivery of products and services to its members, foster a legally compliant workplace environment, as well as safeguard the personal information/personal data relating to any data subjects which it in fact holds. In such an instance, the data subject providing King Price Life with such personal information/personal data will confirm that they're a competent person and that they have authority to give the requisite consent to enable King Price Life to process such personal information/personal data.

King Price Life undertakes to process any personal information/personal data in a manner which promotes the data subject's constitutional right to privacy, retains accountability and data subject participation. In supplementation of the above, King Price Life will process personal information/personal data for the following purposes:

- To provide or manage any information, products, or services requested by data subjects.
- To establish a data subject's needs, wants and preferences in relation to the products/services provided by King Price Life.
- To identify a data subject's risk profile and make an election as to whether King Price Life wishes to enter into a contractual relationship with the data subject and if so, on what terms.
- To help King Price Life identify data subjects when they contact King Price Life.
- To facilitate the delivery of products/services to clients.
- To administer claims and client premiums.
- To activate policies.
- To allocate unique identifiers to clients for the purpose of securely storing, retaining and recalling such data subject's personal information/personal data from time to time.
- To maintain records of data subjects and specifically client records.
- To maintain third party records.
- For recruitment purposes.
- For employment purposes.
- For apprenticeship purposes.
- For general administration purposes.
- For legal/contractual purposes.
- For health and safety purposes.
- To provide health and wellness information to King Price Life's employees and clients.
- To retain the records of brokers.
- To monitor access, secure, and manage any facilities owned or operated by King Price Life regardless of location in South Africa.
- To transact with third parties.
- To improve the quality of King Price Life's products and services.
- To detect and prevent money laundering.
- To analyse the personal information/personal data collected for research and statistical purposes.
- To enable UMAs to process claims and discharge any functions specified in a binder agreement.
- To help recover bad debts.
- To transfer personal information/personal data across the borders of South Africa to other jurisdictions.
- To carry out analysis and client profiling.
- To identify other products and services which might be of interest to our clients and data subjects in general, as well as to inform them of such products/services.
- To obtain and share information about a data subject's credit-worthiness and risk profile with any credit bureau or credit provider's industry association or industry body, which includes information pertaining to a data subject's credit history, claims history, financial history, judgements, default history and sharing information for purposes of risk analysis, tracing and related purposes.

When collecting personal information/personal data from a data subject, King Price Life will comply with the notification requirements as set out in Section 18 of POPIA, and to the extent applicable, Articles 13 and 14 of the GDPR.

King Price Life will collect and process personal information/personal data in compliance with the conditions as set out in POPIA and the processing principles in the GDPR (as the case may be), to ensure that it protects the data subject's privacy.

King Price Life won't process the personal information/personal data of a data subject for any purpose other than for the purposes set forth in this policy unless King Price Life is permitted or required to do so in terms of applicable laws or otherwise by law.

King Price Life may from time to time process personal information/personal data by making use of automated means (without deploying any human intervention in the decision making process) to make decisions about the data subject or their application. In this instance it's specifically recorded that the data subject may object to or query the outcomes of such a decision.

### Personal information/personal data for direct marketing purposes

King Price Life acknowledges that it may only use personal information/personal data to contact data subjects for purposes of direct marketing where King Price Life has complied with the provisions of POPIA and GDPR (where applicable) and when it's generally permissible to do so in terms of applicable laws.

King Price Life will ensure that a reasonable opportunity is given to all data subjects to object (opt-out) to the use of their personal information/personal data for King Price Life's marketing purposes when collecting the personal information/personal data and on the occasion of each communication to the data subject for purposes of direct marketing.

### Storage and retention of personal information/personal data

King Price Life will retain personal information/personal data it has processed, in an electronic or hard copy file format, with a third party service provider appointed for this purpose.

Personal information/personal data will only be retained by King Price Life for as long as necessary to fulfil the purposes for which that personal information/personal data was collected, or as permitted in terms of applicable law.

It's specifically recorded that any data subject has the right to object to the processing of their personal information and King Price Life will retain and store the data subject's personal information/personal data for the purposes of dealing with such an objection or enquiry as soon and as swiftly as possible.

### Failure to provide personal information

Where King Price Life is required to collect personal information/personal data from a data subject by law or in order to fulfil a legitimate business purpose of King Price Life, and the data subject fails to provide such personal information/personal data, King Price Life may, on notice to the data subject, decline to render services without any liability to the data subject.

## Securing personal information/personal data

King Price Life has implemented appropriate, reasonable, physical, organisational, contractual and technological security measures to secure the integrity and confidentiality of personal information/personal data, including measures to protect against the loss or theft, unauthorised access, disclosure, copying, use or modification of personal information/personal data in compliance with applicable laws.

In further compliance with applicable laws, King Price Life will take steps to notify the relevant regulator/s and any affected data subjects in the event of a security breach and will provide such notification as soon as reasonably possible after becoming aware of any such breach.

Any transmission of personal information/personal data will be solely at the own risk of the data subject. Once King Price Life has received the personal information/personal data, it'll deploy and use strict procedures and security features to try and prevent unauthorised access to it. As indicated above, King Price Life reiterates that it restricts access to personal information/personal data to third parties who have a legitimate operational reason for having access to such personal information/personal data. King Price Life also maintains electronic and procedural safeguards that comply with the applicable laws to protect your personal information from any unauthorised access.

By accepting the terms and conditions to which this policy relates, the data subject agrees to indemnify and hold King Price Life harmless for any security breaches which may potentially expose the personal information/personal data in King Price Life's possession to unauthorised access or the unlawful processing of such personal information/personal data by any third party.

## Provision of personal information/personal data to third parties

King Price Life may disclose personal information/personal data to third party service providers where necessary to achieve the purpose/s for which the personal information/personal data was originally collected and processed. King Price Life will enter into written agreements with such third party service providers to ensure that they comply with applicable laws pursuant to the processing of personal information/personal data provided to it by King Price Life from time to time.

## Transfer of personal information/personal data outside of South Africa

King Price Life may, under certain circumstances, transfer personal information/personal data to a jurisdiction outside of South Africa in order to achieve the purpose/s for which the personal information/personal data was collected and processed, including for processing and storage by third party service providers.

King Price Life will obtain the data subject's consent to transfer the personal information/personal data to such foreign jurisdiction unless consent isn't required by applicable law.

The data subject should also take note that, where the personal information/personal data is transferred to a foreign jurisdiction, the processing of personal information/personal data in the foreign jurisdiction may be subject to the laws of that foreign jurisdiction.

## Access to personal information/personal data

A data subject has the right to a copy of the personal information/personal data which is held by King Price Life (subject to a few limited exemptions as provided for under applicable law).

The data subject must make a written request (which can be sent by email) to the information officer/s or deputy information officer/s designated by King Price Life from time to time.

King Price Life will provide the data subject with any such personal information/personal data to the extent required by applicable law and subject to and in accordance with the provisions of King Price Life's PAIA manual/s published in terms of Section 51 of the Promotion of Access to Information Act 2000 (PAIA), which can be sourced on King Price Life's website at [kingprice.co.za](http://kingprice.co.za)

The data subject may challenge the accuracy or completeness of their personal information/personal data in King Price Life's records at any time in accordance with the process set out in King Price Life's PAIA manual/s.

## Rights of data subjects regarding personal information/personal data

Data subjects have the right to have their personal information/personal data processed lawfully, which rights include the right/s to:

- Request that King Price Life correct, destroy or delete their personal information/personal data.
- Object to the processing of their personal information/personal data.
- Any data subject who wants to request the correction, destruction or deletion of their personal information/personal data; or object to any processing of it by King Price Life may contact King Price Life's designated information officer/s or deputy information officer/s by using their contact information below.

## Keeping personal information/personal data accurate

King Price Life will take reasonable steps to ensure that personal information/personal data that it processes is kept updated, where reasonably possible.

King Price Life may not always expressly request the data subject to verify and update their personal information/personal data and expects that the data subject will notify King Price Life from time to time in writing:

Of any updates or amendments required in respect of their personal information/personal data.

Where the data subject requires King Price Life to delete their personal information/personal data.

Where the data subject wishes to restrict the processing of their personal information/personal data.

## Costs to access personal information/personal data

The prescribed fees to be paid for copies of the data subject's personal information/personal data are listed in King Price Life's PAIA manual.

King Price Life reserves the right to make amendments to this policy from time to time.

## Client consent provision

Click [here](#) to view our client consent provision doc

## Complaints to the Information Regulator

In the event that any data subject or third party is of the view or belief that King Price Life has processed their personal information/personal data in a manner or for a purpose which is contrary to the provisions of this policy, the data subject is required to first attempt to resolve the matter directly with King Price Life, failing which the data subject or third party will have the right to lodge a complaint with the Information Regulator, under the provisions of POPIA.

The contact details of the Information Regulator are:

Physical address JD House 27 Stiemens Street, Braamfontein, Johannesburg, 2001

Work no. +27 10 023 5200

Email [enquiries@info regulator.org.za](mailto:enquiries@info regulator.org.za)

## Contacting us

All comments, questions, concerns or complaints regarding personal information/personal data or this policy, should be forwarded to King Price Life's designated information officer/s or deputy information officer/s. Simply pop an email to [POPI.life@kingprice.co.za](mailto:POPI.life@kingprice.co.za).