



Forever Sure (Pty) Ltd
Registration No: 2022/330635/07

PRIVACY POLICY

1. INTRODUCTION

Forever Sure (Pty) Ltd (“Forever Sure”, “we”, “us”, “our”) is a business that provides independent claims assistance, administrative support, and dispute resolution services to clients in relation to insurance claims, including escalation to relevant bodies such as the Ombudsman.

We value our clients, partners, and stakeholders and recognise the importance of protecting personal information. We are committed to processing personal information lawfully and in accordance with the Protection of Personal Information Act 4 of 2013 (POPIA).

This Privacy Policy explains:

- How we collect, use, store, and protect your personal information; and
- Your rights regarding your personal information.

This policy may be updated from time to time. The latest version will always be available upon request or on our official platforms.

2. WHAT IS PERSONAL INFORMATION

Personal information refers to any information that can identify an individual or juristic person.

This includes, but is not limited to:

- Full name and surname
- Identification number
- Contact details
- Financial information
- Insurance-related information
- Employment details
- Correspondence and records

3. PERSONAL INFORMATION WE COLLECT

We collect personal information necessary to provide our services effectively.

3.1 Identification and Contact Information

- Name and surname
- ID/passport number
- Phone number
- Email address
- Residential or postal address

3.2 Claim and Insurance Information

- Policy details
- Insurer information
- Claim documentation
- Communication with insurers
- Dispute records

3.3 Financial Information

- Bank account details (where applicable)
- Payment records
- Billing information

3.4 Supporting Documentation

- Correspondence, complaints, and supporting evidence
- Any documents required to assist with claim disputes

We only collect information relevant to the service being provided.

4. HOW WE COLLECT PERSONAL INFORMATION

We collect personal information in the following ways:

- Directly from you when you engage our services
- Through forms, emails, or telephonic communication
- Via our website (including cookies and online forms)
- From insurers or third parties, where you have provided consent
- From publicly available sources where legally permitted

5. PURPOSE OF PROCESSING PERSONAL INFORMATION

We process personal information for the following purposes:

- Providing claims assistance and administrative support
- Communicating with insurers and relevant bodies on your behalf
- Managing disputes and escalate complaints (e.g. Ombudsman)
- Maintaining records of services rendered
- Processing payments and manage accounts
- Responding to queries and provide support
- Complying with legal and regulatory obligations
- Improving our services and internal processes

We do not sell or trade personal information.

6. COOKIES AND WEBSITE TRACKING

Our website uses cookies to enhance user experience and ensure the proper functioning of our website.

6.1 What Are Cookies

Cookies are small text files stored on your device when you visit a website. They help websites remember your preferences and improve functionality.

6.2 Types of Cookies We Use

- Essential Cookies: Required for the website to function properly.
- Functional Cookies: Enable enhanced features and personalization.
- Analytics Cookies: Help us understand how users interact with our website.
- Marketing Cookies: Used to deliver relevant content (if applicable).

6.3 Cookie Consent

When you visit our website, you will be presented with a cookie banner allowing you to:

- Accept all cookies; or
- Reject non-essential cookies.

You can change your preferences at any time through your browser settings.

6.4 Managing Cookies

Most web browsers allow you to control cookies through settings. You can choose to block or delete cookies; however, this may affect website functionality.

7. SHARING OF PERSONAL INFORMATION

We may share your personal information with:

- Insurance companies (for claims and disputes)
- Regulatory bodies (e.g. Ombudsman offices)
- Legal representatives or advisors (where required)
- Service providers assisting with business operations (e.g. IT, accounting systems)

All third parties are required to maintain confidentiality and protect your information.

We will only share your information where:

- It is necessary to provide our services;
- You have consented; or
- We are legally required to do so.

8. SECURITY OF PERSONAL INFORMATION

We take reasonable and appropriate measures to protect personal information, including:

- Secure servers and password-protected systems
- Restricted access to authorized personnel only
- Data encryption where applicable
- Regular system monitoring

While we take all reasonable precautions, no system is completely secure, and we cannot guarantee absolute security.

9. YOUR RIGHTS

In terms of POPIA, you have the right to:

- Request access to your personal information
- Request correction or deletion of inaccurate information
- Object to the processing of your personal information
- Withdraw consent where processing is based on consent
- Lodge a complaint with the Information Regulator

Information Regulator (South Africa):

Website: <https://inforegulator.org.za/>

Tel: 010 023 5200

Email: enquiries@inforegulator.org.za

10. DATA RETENTION

We retain personal information only for as long as necessary to:

- Fulfil the purpose for which it was collected;
- Comply with legal and regulatory requirements; or
- Resolve disputes and enforce agreements.

Thereafter, information will be securely deleted or destroyed.

11. ACCESS AND CORRECTION OF INFORMATION

- You may request access, correction, or deletion of your personal information by contacting us.
- We may require proof of identity before processing such requests.

12. CONTACT DETAILS

Forever Sure (Pty) Ltd

012-004-8107

Info@foreversure.co.za

Information Officer:

Fabian Patrick

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