



LIFESHIELD
FINANCIAL SERVICES



10 Blaauwberg Road,
Tableview, Cape Town, 7439

Lifeshield Financial Services Privacy Policy - POPIA

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Document Owner: Lifeshield Financial Services (Pty) Ltd

Authorised Financial Services Provider

FSP No. 48680

☎ (010) 020 0069

✉ info@lifeshield.co.za

🌐 www.lifeshield.co.za

® Registration Number: 2014/276799/07





LIFESHIELD
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1. PURPOSE

Lifeshield Financial Services (Pty) Ltd ("Lifeshield", "we", "our", or "us") respects your constitutional right to privacy and is committed to protecting your personal information.

This Privacy Policy explains how we collect, use, disclose, store and protect your personal information in accordance with the Protection of Personal Information Act, 2013 (POPIA), the Promotion of Access to Information Act, 2000 (PAIA), and other applicable South African legislation.

By accessing our website or using our services, you acknowledge that your personal information may be processed in accordance with this Privacy Policy.

2. ABOUT LIFESHIELD

Lifeshield Financial Services (Pty) Ltd is an authorised Financial Services Provider.

FSP Number: 48680

We provide insurance and related financial services, including but not limited to:

- Vehicle Insurance
- Business Insurance
- Funeral Insurance
- Vehicle Tracking
- Vehicle Warranty
- Scratch & Dent Cover

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3. DEFINITIONS

For purposes of this Privacy Policy:

Personal Information means information relating to an identifiable living natural person or an identifiable existing juristic person as defined in POPIA.

Processing includes collecting, recording, storing, updating, sharing, deleting or destroying personal information.

Responsible Party means Lifeshield Financial Services (Pty) Ltd.

4. PERSONAL INFORMATION WE COLLECT

Depending on the services you request, we may collect:

Identity Information

- Full names
- South African ID number
- Passport number
- Date of birth
- Gender

Contact Information

- Email address
- Mobile number
- Physical address
- Postal address

Financial Information

- Banking details
- Income information
- Payment history
- Credit Reports

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Insurance Information

- Policy information
- Claims history
- Vehicle information
- Driver information
- Property information

Technical Information

When visiting our website we may collect:

- IP address
- Browser type
- Device information
- Operating system
- Website usage
- Cookies

5. HOW WE COLLECT INFORMATION

Information may be collected:

- Directly from you
- Through quotation forms
- During policy applications
- During claims
- Via telephone calls
- Via WhatsApp
- Via email
- Through our website
- Through cookies
- From insurers
- From service providers
- From regulatory databases where legally permitted

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6. PURPOSE OF PROCESSING

We process personal information to:

- Provide quotations
- Arrange insurance
- Manage policies
- Process claims
- Verify identity
- Prevent fraud
- Comply with legislation
- Improve customer service
- Communicate with customers
- Respond to enquiries
- Maintain our business records
- Meet legal and regulatory obligations

7. LEGAL BASIS FOR PROCESSING

We process information where:

- You have provided consent;
- Processing is necessary to conclude or perform a contract;
- Processing is required by law;
- Processing protects your legitimate interests;
- Processing is necessary for our legitimate business interests where permitted by law.

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8. DISCLOSURE OF INFORMATION

We may disclose information to:

- Insurers
- Underwriters
- Reinsurers
- Claims administrators
- Assessors
- Vehicle tracking providers
- Warranty providers
- IT service providers
- Payment processors
- Regulatory authorities
- Ombuds
- Law enforcement agencies where legally required

We do not sell your personal information.

9. INTERNATIONAL TRANSFERS

Where information is transferred outside South Africa, Lifeshield will take reasonable steps to ensure that an adequate level of protection exists in accordance with POPIA.

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10. INFORMATION SECURITY

Lifeshield maintains appropriate administrative, technical and physical safeguards designed to protect personal information against:

- Loss
- Theft
- Unauthorised access
- Unauthorised disclosure
- Misuse
- Alteration
- Destruction

These measures include access controls, encryption where appropriate, secure storage, staff confidentiality obligations and ongoing security monitoring.

11. RETENTION OF INFORMATION

Personal information will be retained only for as long as necessary to:

- Provide services;
- Meet contractual obligations;
- Comply with applicable legislation;
- Resolve disputes;
- Enforce legal rights.

Records may be retained for longer where required by law or regulatory obligations.

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12. YOUR RIGHTS

Subject to applicable legislation, you have the right to:

- Request access to your personal information;
- Request correction of inaccurate information;
- Request deletion where legally permissible;
- Object to certain processing activities;
- Withdraw consent where processing is based on consent;
- Lodge a complaint with the Information Regulator.

13. DIRECT MARKETING

Where required, Lifeshield will obtain your consent before sending electronic marketing communications.

You may opt out of marketing communications at any time by following the unsubscribe instructions or contacting us directly.

14. COOKIES

Our website uses cookies and similar technologies to:

- Improve website functionality;
- Remember user preferences;
- Analyse website traffic;
- Enhance user experience.

Further information is available in our Cookie Policy.

15. THIRD-PARTY WEBSITES

Our website may contain links to third-party websites.

Lifeshield is not responsible for the privacy practices or content of external websites.

Users access third-party websites at their own risk.

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16. CHILDREN'S INFORMATION

Our services are not intended for children without the involvement of a parent or legal guardian.

Where personal information relating to a child is processed, it will be handled in accordance with applicable legislation.

17. CHANGES TO THIS POLICY

This Privacy Policy may be amended from time to time. The latest version will always be available on our website.

18. CONTACT US

Lifeshield Financial Services (Pty) Ltd, An Authorised Financial Services Provider FSP No. 48680

Website: www.lifeshield.co.za
Email: support@lifeshield.co.za
Telephone: (010)020-0069

19. INFORMATION REGULATOR

If you believe your personal information has not been processed in accordance with POPIA, you may lodge a complaint with the Information Regulator (South Africa).

Website: <https://www.justice.gov.za/infoereg/>

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