MAGIC SQUARE

SHORT-TERM INSURANCE

FSP 55440 | Reg. 2017/400720/07

PRIVACY POLICY

POPIA | Privacy and protection of personal information

Prepared: 20 October 2026 | Draft for approval (effective on adoption)

RESPONSIBLE PARTY
Magic Square (Pty) Ltd

PRIVACY ENQUIRIES
office@magicsquare.co.za

TELEPHONE
012 027 0077

WEBSITE
www.magicsquare.co.za

1. Who we are and what this policy covers

We respect your privacy and handle personal information responsibly. This policy explains how we collect, use, disclose, store and protect personal information, and how you can exercise your rights under the Protection of Personal Information Act 4 of 2013 (POPIA). It is intended for clients, prospective clients, website visitors, suppliers, business contacts, job applicants and other individuals whose information we lawfully process. We may issue more specific notices where appropriate.

Magic Square (Pty) Ltd (registration number 2017/400720/07; FSP 55440) is an independent short-term insurance brokerage. We are the responsible party for personal information that we determine the purposes and means of processing in the course of our brokerage activities. An insurer or underwriting manager may be a separate responsible party in relation to its own underwriting, policy and claims decisions.

2. How to contact us

Information Officer / privacy enquiries: Casper Kruger.

Office: 012 027 0077 | Email: office@magicsquare.co.za | Web: www.magicsquare.co.za

Business address: Little Paris Complex @ French Toast, Melodie, Hartbeespoort, 0216.

3. What personal information we collect

According to the service requested, personal information may include:

- Identity, age, contact, address and other client or representative verification information; company registration and details of directors, employees, drivers or authorised persons.
- Property, household, building, contents, vehicle, business-asset, security, occupation, turnover and other risk information needed for personal- or commercial-lines cover.
- Insurer, premium, banking and debit-order details; policy schedules, quotations, endorsements, instructions, cover and renewal information.
- Claims histories, incident descriptions, photographs, statements, quotations, invoices, valuations, assessor reports and other claims-related evidence.
- Relevant credit, fraud-prevention and verification information, where lawfully requested or authorised, and communications or service records.
- Limited health or other special personal information, and information about children, only if relevant and legally permitted for a specific risk, insured person or claim.

4. Where the information comes from

We generally collect information directly from you or an authorised representative. Where permitted, we may also receive it from insurers, underwriting managers, previous intermediaries, insurance industry databases, credit bureaux, surveyors, assessors, repairers, loss adjusters, claims administrators or other service providers. We may verify information

against lawful independent sources. If you provide details about another person, please ensure that you are authorised to do so or that another lawful ground applies, and make this policy available to that person where appropriate.

5. Why we process information and our lawful grounds

We process relevant information to understand insurance needs; provide advice and quotations; approach insurers or underwriting managers; arrange, administer, renew, amend or cancel cover on instruction; assist with premium queries, claims and complaints; verify information; prevent or investigate fraud; meet regulatory obligations; manage our business and secure our systems.

Depending on the circumstances, we process personal information with consent, to perform or prepare for a contract, to meet a legal obligation, to protect a legitimate interest of the data subject, or to pursue a legitimate interest permitted by POPIA. Consent is not the only lawful ground. Where consent is legally required, it will be requested appropriately; it may be withdrawn subject to applicable law. Withdrawal does not invalidate earlier lawful processing or override records we must keep.

Providing most information is voluntary, but certain information is needed to assess a risk, request a quotation, service a policy or meet legal requirements. If it is not provided, the relevant service, quotation or claim assistance may be delayed or unavailable. A request for a credit check or particularly sensitive information will be handled under the applicable legal and insurer requirements.

6. Special personal information and children

We process health information, criminal-behaviour information or other special personal information only when there is a relevant insurance or claims purpose and POPIA permits the processing. Children's information is processed only with the consent of a competent person or on another lawful ground. We limit access to this information and share it only with appropriate recipients for the relevant purpose.

7. Who may receive the information

We disclose only information reasonably necessary for a legitimate and lawful purpose. Recipients may act as independent responsible parties under their own privacy notices, or as operators processing information on our behalf under appropriate confidentiality and security arrangements. We do not sell client personal information.

Depending on the service, recipients may include insurers, underwriting managers, reinsurers, authorised intermediaries, policy or premium administrators, banks and payment facilitators, claims handlers, assessors, repairers, towing operators, investigators, fraud-prevention bodies, credit bureaux, professional advisers, compliance providers, technology or records-management operators, regulators, ombuds, courts or law-enforcement authorities where lawful.

Magic Square and Casper Kruger Financial Planners are separate companies. Common ownership, management or office facilities do not automatically authorise one business to access the other's client records. Any sharing between them must have an appropriate purpose and lawful basis.

8. Transfers outside South Africa

An insurer, product provider, cloud platform or other service provider may process or store information outside South Africa. Where personal information is transferred to a recipient in another country, we will only do so where a condition in section 72 of POPIA is met, including where appropriate an adequate level of protection, binding safeguards, relevant consent or another lawful exception. We review relevant third-party arrangements where reasonably practicable.

9. Marketing and client communications

We may contact you about our relevant products and services only as permitted by POPIA, including the rules for electronic direct marketing. Where required, we will obtain your consent. Where the existing-customer exception applies, marketing will be limited to qualifying similar products or services and you will have a clear opportunity to opt out. You can object to direct marketing at any time, without charge. An opt-out will not prevent essential policy, product, claims, account or regulatory communications.

10. Website, cookies and external links

Our website may use technical cookies or similar tools to operate, remember settings, maintain security or understand how visitors use the site. The precise cookies and any third-party analytics or advertising tools depend on the website configuration. You may manage or remove cookies through your browser settings. Where non-essential tracking requires consent, appropriate choices will be provided. External websites linked from our site are subject to their own privacy notices. Please do not submit sensitive medical or identity documents through an unsecured public website form.

11. Security and storage

We apply reasonable, appropriate technical and organisational safeguards, taking into account the nature of the information and identified risks. These may include access controls, confidentiality obligations, secure storage, staff guidance, appropriate supplier controls and incident-response procedures. No electronic transmission or storage system is entirely risk-free. Please inform us promptly if you suspect that a message, document or instruction has been compromised.

12. How long we retain information

We retain information only for as long as reasonably required to provide services, meet applicable statutory and regulatory record-keeping duties, deal with complaints or disputes, and establish, exercise or defend legal claims. Retention periods differ by record type and applicable law. When information is no longer required, we will securely delete, destroy or de-identify it, subject to lawful exceptions. You may request details about retention relating to your records.

13. Security incidents

Where there are reasonable grounds to believe that personal information has been accessed or acquired by an unauthorised person, we will investigate, take appropriate steps to contain the incident and notify the Information Regulator and affected data subjects as required by section 22 of POPIA, subject to any lawful exception or delay.

14. Your privacy rights

Subject to applicable law, you may ask whether we hold your personal information; request access to relevant records; ask us to correct or update inaccurate, incomplete, misleading or outdated information; request deletion or destruction where legally appropriate; object to certain processing; withdraw consent where consent is the basis; and object to direct marketing. We may need to verify your identity or authority before releasing information. Certain requests may be subject to the Promotion of Access to Information Act 2 of 2000 (PAIA), prescribed procedures or lawful grounds for refusal. We will explain if a statutory retention or other legal duty prevents the requested deletion.

15. Requests and complaints

To exercise a privacy right, send an email to the contact specified above, with your name, relevant contact details and a clear description of the request. For security reasons, please do not send copies of identity documents unless we specifically and securely request them. We will deal with requests in accordance with POPIA and PAIA, as applicable.

Please contact us first so that we can investigate a concern. You may also lodge a complaint with the Information Regulator (South Africa): www.inforegulator.org.za | POPIAComplaints@inforegulator.org.za | 010 023 5200. The Information Regulator may require use of its prescribed complaints procedure or electronic portal. A copy of our applicable PAIA manual is available on request and, where published, through our website.

16. Policy updates

We may update this policy to reflect legal, operational or technology changes. The current version will be made available through our office or website. Where a change requires a new notice or consent under applicable law, we will take the necessary steps.