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CROSS COUNTRY INSURANCE CONSULTANTS (PTY) LTD PRIVACY STATEMENT

Registration No. 2008/013847/07 | Authorised Financial Services Provider FSP 39547

Directors: N.V Beyers, I.L Georgeson (CEO), J.A.M Georgeson, C.T McAllister
Cross Country Insurance Consultants (Pty) Ltd
Registration Number: 2008/013847/07 | VAT Number: 4020252203
Cross Country Insurance Consultants is an authorised Financial Services Provider 39547
, Underwriting on behalf of Renasa Insurance Company Limited, a licensed non-life insurer and FSP.

August 2026

Cross Country Insurance Consultants (Pty) Ltd ("Cross Country", "we", "us" or "our") respects your privacy and is committed to protecting personal information in accordance with the Protection of Personal Information Act 4 of 2013 ("POPIA") and other applicable South African laws.

This Privacy Statement explains how we collect, use, disclose, store and protect personal information when you visit our website, contact us, request a quotation, become a client or policyholder, use an online service made available by us, submit an enquiry or claim, or otherwise interact with Cross Country.

1. Personal information we may collect

The personal information we collect depends on your relationship with us and the insurance product or service concerned. It may include:

- your name, identity or registration number, date of birth and contact details;
- address and other location or risk-address information;
- quotation, policy, underwriting and risk information;
- vehicle, property, asset, security and other insurable-interest information;
- banking, premium and payment information;
- claims information and supporting documentation;
- information about drivers, beneficiaries, household members, employees or other insured persons where relevant;
- correspondence, enquiries, complaints and other communications with us;
- information required for regulatory, verification, fraud-prevention or compliance purposes; and
- technical information generated when you use our website, such as IP address, browser or device information and cookie or analytics information where applicable.

Where necessary and permitted by law, we may also process special personal information relevant to an insurance product, claim or other services.

2. How we collect personal information

We generally collect personal information directly from your broker. Where lawful and appropriate, we may also receive information from yourself or other intermediaries, insurers, underwriting managers, claims service providers, assessors, verification or fraud-prevention services, public or industry databases, regulatory bodies, service providers, your employer, or another person authorised to provide information on your behalf.

If you provide us with personal information about another person, you should ensure that you are authorised to do so and, where required, that the person has been informed that their information may be provided to and processed by us.

3. Why we process your personal information

We process personal information only where there is a lawful basis to do so. Depending on the circumstances, we may process information to:

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- provide quotations and facilitate insurance cover;
- underwrite, administer, renew or amend insurance policies;
- provide policy and client administration services;
- process premiums, payments and reconciliations;
- receive and facilitate claims and related services;
- communicate with you, your broker or other authorised parties;
- respond to enquiries, complaints and service requests;
- verify information and prevent, detect or investigate fraud or unlawful activity;
- comply with legal, regulatory, audit, record-keeping and reporting obligations;
- manage our relationships with insurers, underwriting managers, intermediaries and service providers;
- secure and maintain our systems and services;
- improve our services and website; and
- market relevant products and services where permitted by law.

Where particular information is required to provide a quotation, arrange or administer cover, comply with law or provide another requested service, failure to provide that information may mean that we or the relevant insurer cannot provide the requested service or insurance cover.

4. Sharing personal information

We do not sell your personal information.

Where lawful and reasonably necessary, we may share personal information with insurers, brokers and intermediaries, claims administrators, assessors, repairers and other claims service providers, premium collection or payment service providers, technology and hosting providers, professional advisers, auditors, compliance providers, fraud-prevention and verification services, regulators, ombuds, law-enforcement bodies and other parties required for the relevant insurance or business purpose.

Where a service provider processes personal information on our behalf, we require appropriate confidentiality, privacy and security safeguards.

5. Direct marketing

We may communicate with you about Cross Country products, services and relevant insurance offerings only as permitted by applicable law.

Where consent is required for unsolicited electronic direct marketing, we will obtain the required consent before sending such marketing. Where the law permits us to market relevant products or services to an existing customer, you will be given a reasonable opportunity to opt out.

You may ask us at any time to stop sending you direct marketing by using the unsubscribe or opt-out facility provided in the communication, or by contacting us using the details set out below.

6. Cookies and website information

Our website may use cookies and similar technologies that are necessary for website operation, security and functionality and, where applicable, for preferences, performance measurement or analytics.

Where required, you will be given an appropriate choice regarding non-essential cookies. You can also control cookies through your browser settings, although disabling certain cookies may affect the operation of the website.

Where Cross Country uses analytics or other third-party website technologies, information generated by those services will be processed in accordance with this Privacy Statement and the applicable provider arrangements.

7. Security of your personal information

We take appropriate and reasonable technical and organisational measures designed to protect personal information against loss, damage, unauthorised destruction, unlawful access and unlawful processing.

Access to personal information is restricted according to business need and appropriate security controls are maintained. We also require relevant service providers that process information on our behalf to maintain appropriate security safeguards.

If a security compromise involving personal information occurs, we will respond in accordance with POPIA and applicable regulatory requirements, including making notifications where required by law.

8. Retention of personal information

We retain personal information only for as long as reasonably necessary for the purpose for which it was collected or subsequently lawfully processed, or for longer where retention is required or authorised by law, contract, regulatory obligations, dispute resolution, fraud prevention or legitimate record-keeping requirements.

When information is no longer required and there is no lawful reason to retain it, it will be securely deleted, destroyed or de-identified in accordance with our retention procedures.

9. Cross-border processing

Some technology, cloud, communications or other service providers used in the course of our business may process or store information outside South Africa.

Where personal information is transferred outside South Africa, Cross Country will do so only where permitted by POPIA and will take appropriate steps to ensure that the transfer is subject to the safeguards required by law.

10. Your rights

Subject to POPIA and other applicable law, you may:

- ask whether we hold personal information about you and request access to it;
- request correction or updating of inaccurate or incomplete personal information;
- request deletion or destruction of personal information in circumstances permitted by law;
- object to certain processing of your personal information;
- withdraw consent where our processing is based on consent, without affecting processing that was lawful before withdrawal;
- object to or opt out of direct marketing; and
- lodge a complaint regarding the processing of your personal information.

We may need to verify your identity before processing a request and may refuse or limit a request where permitted or required by law.

11. eVault or Electronic document storage

Where Cross Country provides an eVault or alternative electronic document-storage facility, information and documents stored through that service will be processed in accordance with this Privacy Statement and any applicable terms of use.

We apply reasonable access controls and security safeguards to information stored through such facilities. Access may be provided to authorised Cross Country personnel or approved service providers where reasonably necessary to administer, support, maintain or secure the service, or where access is required by law.

12. Information Officer and privacy requests

Requests for access to, correction or deletion of personal information, objections to processing, privacy enquiries and complaints may be directed to Cross Country's Information Officer or designated privacy contact.

Information Officer: Ian Georgeson

Privacy / POPIA email: info@ccic.co.za

Telephone: 011 215 8800

Physical address: 253 Smit Street, Fairland, 2159

Cross Country may require appropriate proof of identity or authority before acting on a request.

13. Complaints to the Information Regulator

If you believe that we have processed your personal information unlawfully, you may first contact us so that we can attempt to resolve the matter. You also have the right to lodge a complaint with the Information Regulator (South Africa).

Information Regulator (South Africa)

Website: www.inforegulator.org.za

Telephone: 010 023 5200

Email: enquiries@info regulator.org.za

The Information Regulator's official website contains the prescribed forms and current procedures for lodging POPIA complaints.

14. Changes to this Privacy Statement

We may update this Privacy Statement from time to time to reflect changes in legislation, our business, technology or the way in which we process personal information.

The latest version will be published on our website and will display the date on which it was last updated. Where a change is material and additional notice is required or appropriate, we will take reasonable steps to bring the change to the attention of affected persons.

15. Contact us

For general enquiries relating to Cross Country or this Privacy Statement, please contact us using the contact details published on our website or the privacy contact details above.