LIFEWISE
(TRADING BRAND OF FAMILY INSURANCE (PTY) LIMITED)
WEBSITE COOKIE POLICY

Effective date: 1 January 2024

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1. INTRODUCTION

LifeWise is a trading brand of Family Insurance (Pty) Limited (Reg No 1998/012373/07), a Microinsurer licensed to conduct life microinsurance business and an authorised Financial Services Provider (FSP No 15959). Family Insurance (Pty) Ltd is one of the subsidiaries in the Legal Expenses Insurance Southern Africa Limited (LEZA) Group.

Family Insurance (Pty) Limited provides funeral insurance cover. The company is committed to sound corporate governance and its affairs are conducted consistent with laws, ethical norms and accepted industry practices.

2. PURPOSE

This policy supports our LifeWise Website Usage and Privacy Policy.

The purpose of this policy is to:

- provide for a description of "cookies",
- what they are used for and how they can be managed during a visit to or use of the LifeWise website,
- confirm the requirements of an on-line Cookie Policy, and
- ensure that a website user has the required information in order to enable the user to make an informed decision about cookies.

3. SCOPE

This policy relates to the LifeWise website.

4. PURPOSE, NATURE, USE AND DELETION OF COOKIES

LifeWise uses technologies, such as cookies, to collect information about the pages users of the LifeWise website view, the links users click and other actions users take on LifeWise sites and services.

A "cookie" is a small text file that is placed on a user to the website's hard disk or device by a web page server when a user visits a website. These files do not contain personal data, but they do contain a personal identifier allowing us to associate your personal data with a certain device.

Cookies help the website to remember certain information about the user's device and how the website was used by the user.

These files serve a number of useful purposes, such as:

- understanding who the audience of the website is and tailoring our website's functionality to the user by letting us remember preferences, location or device type,
- improving the performance of our website, and
- allowing third parties to provide certain services to our website.

This information is used to make a visit to the LifeWise website as easy and useful as possible. Cookies contain information that can later be read by a web server in the domain that issued the cookie to the website user.

LifeWise uses cookies for session management, user device identification and classification, traffic routing, and analytics. Cookies cannot be used to run programs or deliver viruses to a website user's computer.

LifeWise will never save any personal information, including login details or other personal information on a user's device or computer.

The types of cookies we use

The LifeWise website uses different types of cookies either placed by us or by third-party plug-ins. We use the following types of cookies on our website:

- ***essential cookies (necessary)*** – these are cookies that allow the LifeWise website to perform its basic functions. Without these cookies, some parts of the website would stop working.
- ***performance cookies*** – these are cookies that monitor how the LifeWise website is performing, and how users interact with it in order to deliver a better user experience.
- ***analytics cookies*** – these cookies allow LifeWise to understand how visitors interact with the website.
- ***functional cookies***– these are cookies that perform certain functionalities such as integration with other online platforms, interaction and third-party features.
- ***advertising cookies –*** are cookies that are used to deliver customised advertisements to visitors.

Accepting and deleting of cookies

Visitors to the LifeWise website have the ability to accept or decline cookies. LifeWise requires a website user's consent to store a cookie on their device.

A user can limit the collection of their information by disabling cookies on their browser. A user may also be able to modify their browser settings to require their permission each time a site attempts to set a cookie.

When the website browser is closed, some cookies are automatically deleted. These are known as Session cookies. Other cookies are stored on the user's device until these expire after a period of time, or the user chooses to delete them manually.

Deleting or no longer accepting cookies may prevent a user from accessing certain aspects of the LifeWise website where cookies are necessary or because the website forgot user preferences.

5. UPDATES TO THIS POLICY

LifeWise may occasionally make changes to this policy. When material changes are made to this policy, LifeWise will provide users with a prominent notice on the LifeWise website.

6. REVIEW SCHEDULE

This Policy shall be reviewed at least biennially (every second year) or in the event of any legislative changes by the Issuing Authority. Amendments to this Policy (other than minor amendments), will be reviewed and authorised by the Issuing Authority.

Minor amendments to this policy, such as changes to the formatting applied, designations used, grammar or spelling errors may be formally authorised by the Executive Officer (EO) in the capacity of EO, and such changes will result in the existing policy being superseded. All other amendments to this policy (other than minor amendments), will follow the same process outlined for initial issuance and be reviewed and authorised by the Issuing Authority.

A copy of the most recently approved policy is to be kept centrally filed by the Group Company Secretariat.