



TERMS OF USE AND PRIVACY POLICY

WEB SITE TERMS AND CONDITIONS OF USE:

PLEASE READ THESE CONDITIONS CAREFULLY INCLUDING (1) TERMS AND (3) LIMITATIONS BEFORE USING THIS SITE.

THE USE OF THIS SITE IS SUBJECT TO AND LIMITED BY ALL OF THE CONDITIONS BELOW. IF YOU HAVE ANY QUERIES RELATING TO THE USE OF THIS SITE, PLEASE CONTACT AFRIC-COVER PRIOR TO THE USE THEREOF.

1. Terms

This site is for information purposes only. Nothing contained herein is an offer by AFRIC-COVER to do business or to transact with you.

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4. Updates and Amendments

AFRIC-COVER may make changes to this site and/or the materials contained on this site including these Terms and Conditions at any time without prior notice.

5. Links

Fulcrum has not reviewed all of the sites linked to this site and is not responsible for the contents of any such linked site. The inclusion of any link does not imply endorsement by AFRIC-COVER of that site. Use of any such linked web site is at the user's own risk.

6. Governing Law

The use of this site shall be governed by the laws of South Africa.

7. Privacy Policy

Your privacy is very important to us. Accordingly, we have developed this Policy in order for you to understand how we collect, use, communicate and disclose and make use of personal information. The following outlines our privacy policy:

- Before or at the time of collecting personal information, we will identify the purposes for which information is being collected.
- We will collect and use personal information solely with the objective of fulfilling those purposes specified by us and for other compatible purposes, unless we obtain the consent of the individual concerned or as required by law.
- We will only retain personal information as long as necessary for the fulfilment of those purposes.
- We will collect personal information by lawful and fair means and, where appropriate, with the knowledge or consent of the individual concerned.
- Personal data should be relevant to the purposes for which it is to be used, and, to the extent necessary for those purposes, should be accurate, complete, and up-to-date.
- We will protect personal information by reasonable security safeguards against loss or theft, as well as unauthorized access, disclosure, copying, use or modification.
- We will make readily available to customers information about our policies and practices relating to the management of personal information.

We are committed to conducting our business in accordance with these principles in order to ensure that the confidentiality of personal information is protected and maintained.