



PRIVACY POLICY

DOCUMENT CONTROL

Document information

Implementation date: 01 Jun 2025	Revision date: N/A
Proposed by: Marketing	Approved by: Board of Directors
Drafted / prepared by: John D'Alton	


Revision History

REVISION	DATE	DESCRIPTION
1.0	01/06/2025	Implementation Date

Document Control

REVISION	DATE	DESCRIPTION
1.0	01/06/2025	Implementation of Privacy Policy to protect personal information

Approval Framework

ACTION	PARTY	SIGNATURE	DATE
Initiate	Managing Director		
Approve	EXCO		03/06/2025

1. Purpose

- 1.1. This Privacy Policy outlines how Legal Hero Insurance (Pty) Ltd ("the Company", "we", "us", or "our") collects, stores, uses, and disposes of Personal Information.
- 1.2. It is based on Namibian law, including the provisions of the *Data Protection Bill* (if enacted), the *Financial Intelligence Act 13 of 2012*, the *Communications Act 8 of 2009*, and relevant insurance regulatory frameworks.

2. Scope

- 2.1. This Policy applies to all users of our website, individuals who enquire about our services, and policyholders who enter into an agreement for legal insurance cover with us.

3. Definitions

- 3.1. "**Personal Information**" refers to information about an identified or identifiable individual.
- 3.2. "**Website**" refers to the Company's publicly accessible web presence accessible at <https://www.legalhero.com.na>
- 3.3. "**Cookies**" are small files placed on a user's computer, mobile device, or any other device by a website. They contain details of that user's browsing history on that website, among other uses.

4. Collection of Personal Information

- 4.1. We collect Personal Information in the following ways:
 - 4.1.1. When you visit our website;
 - 4.1.2. When you complete an online contact or application form;
 - 4.1.3. When you request a quote or submit a claim;
 - 4.1.4. When you subscribe to our newsletters or updates;
 - 4.1.5. When you communicate with us via email, telephone, or other electronic means.
- 4.2. The types of Personal Information we may collect include:
 - 4.2.1. Full name, date of birth, national identification number;
 - 4.2.2. Contact information (address, telephone number, email);
 - 4.2.3. Banking details;
 - 4.2.4. Employment and income information (where relevant to underwriting);
 - 4.2.5. Insurance claims history;
 - 4.2.6. Sensitive personal information relevant to a legal claim (e.g., legal documents or affidavits).

5. Use and Purpose of Personal Information

- 5.1. We collect and use your Personal Information for the following purposes:
 - 5.1.1. To assess and underwrite your legal insurance policy;
 - 5.1.2. To provide you with legal insurance cover and related services;
 - 5.1.3. To process and administer claims;
 - 5.1.4. To communicate with you regarding your policy or any legal assistance;
 - 5.1.5. To comply with legal and regulatory obligations, including anti-money laundering checks;
 - 5.1.6. To respond to complaints or queries;
 - 5.1.7. To improve our website functionality and service offerings.

6. Storage and Security of Personal Information

- 6.1. Your Personal Information is securely stored on encrypted servers or secure physical files.
- 6.2. We implement industry-standard technical and organisational measures to safeguard against accidental loss, unauthorised access, or unlawful disclosure.
- 6.3. Access to your Personal Information is restricted to authorised personnel and third-party service providers bound by confidentiality agreements.

7. Retention and Disposal of Personal Information

- 7.1. We retain Personal Information only for as long as necessary to:
 - 7.1.1. Fulfil the purposes for which it was collected;
 - 7.1.2. Comply with legal and regulatory obligations (e.g., statutory retention periods under the Financial Institutions and Markets Act 2 of 2021 or Income Tax Act 24 of 1981, as amended);
 - 7.1.3. Defend or establish legal claims.

8. Disclosure to Third Parties

- 8.1. We may disclose your Personal Information to:
 - 8.1.1. Underwriting insurers, for the purpose of policy issuance, administration, and claims processing;
 - 8.1.2. Third-party service providers, including legal practitioners, IT providers, and call centre operators, only to the extent necessary to perform services on our behalf;
 - 8.1.3. The Namibia Financial Institutions Supervisory Authority (NAMFISA), Bank of Namibia, or other regulatory authorities, upon lawful request or for compliance purposes;

- 8.1.4. Legal or judicial authorities, if required under a court order or applicable legislation.
- 8.2. All third parties are contractually bound to uphold the confidentiality and security of Personal Information shared with them.

9. *Your Rights*

- 9.1. Subject to applicable Namibian law, you may:
 - 9.1.1. Request access to your Personal Information;
 - 9.1.2. Correct or update your Personal Information;
 - 9.1.3. Withdraw consent to processing (unless processing is required by law);
 - 9.1.4. Lodge a complaint with NAMFISA or a relevant regulatory body if you believe your data protection rights have been infringed.
- 9.2. Requests to exercise your rights can be sent to our designated Privacy Officer at: info@legalhero.com.na.

10. *Use of Cookies and Web Tracking*

- 10.1. Our website may use cookies to enhance your browsing experience.
- 10.2. You may disable cookies through your browser settings.
- 10.3. We do not use cookies to collect personally identifiable information.

11. *Policy Updates*

- 11.1. We may update this Privacy Policy from time to time in accordance with changes in law or business practices.
- 11.2. The most current version will always be available on our website.

12. Contact Us

For any queries regarding this Privacy Policy or the handling of your Personal Information, please contact:

Contact: The Managing Director
Tel No.: +264 83 SAY HERO (729 4376)
Email: info@legalhero.com.na
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Olympia
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END OF POLICY