

AFRICAN
INSURANCE
EXCHANGE

2025

PROUDLY PRESENTED BY

iISA
The Insurance Institute
of South Africa

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TERMS AND CONDITIONS

REGISTRATIONS

Acknowledgement of registration, together with Tax Invoice will be sent to you on receipt of your registration. Should you not receive the above within 36 hours of registration, please contact event organisers to ensure that your registration has been received. The on-line registration form is a legally binding document. For enquiries please email registrations@africaninsuranceexchange.co.za.

PAYMENT

- 1) When making a direct deposit, please ensure that your Invoice number is reflected on the deposit slip/proof of payment and forward same to registrations@africaninsuranceexchange.co.za.
- 2) All payments to be made into the bank account stipulated on the invoice within **14 days from the date of the invoice**.

CONFERENCE ATTENDEE CANCELLATIONS AND AMENDMENTS

- 1) All cancellations must be notified to event organisers in writing.
- 2) All cancellations made between 1 April to 2 June 2025 will be subjected to a 25% cancellation fee per delegate.
- 3) All cancellations made between 2 June to 13 June 2025 will be subjected to a 50% cancellation fee.
- 4) Cancellations made after the 13 June 2025 will be subjected to a 100% cancellation fee.
- 5) Super Early Bird and Early Bird registrations cannot be cancelled and will not be refunded. However delegate name changes will be allowed.
- 6) Tickets can be amended to any other option until 1 July 2025. If accommodation was booked in the initial booking, the delegate will be subject to the full accommodation fee if the amendment is made after 1 April 2025. Delegates will not receive a refund for the difference (if any), and the remaining funds must be used to register additional delegates.

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CONFERENCE ATTENDEE SUBSTITUTIONS

- 1) All substitutions must be sent in a written email to the conference organisers: registrations@africaninsuranceexchange.co.za.
- 2) No-shows are liable for full registration and accommodation fee.

CONFERENCE CANCELLATION OR POSTPONEMENT

- 1) The Organisers reserve the right to change the Event name, format, date, venue or any other aspect at any time, such as they may in their absolute discretion think fit.
- 2) The Organisers reserve the right to postpone, reschedule or cancel the Event at any time in response to prevailing market conditions. In such cases, the maximum liability of the Organisers will be limited to the value of the Participant's contract for the Event and shall not include any consequential costs or losses incurred by the Participant. Should the Organisers need to postpone or reschedule the Event as a direct or indirect result of circumstances beyond their control, including without limitation, any act of God, disease or epidemic, industrial action, civil disturbance, failure of suppliers, act of terrorism, war, riot, public demonstration or governmental or local authority restraint, the Organisers shall not be liable to refund any fees. If the event is cancelled, refunds will be processed to all delegates.
- 3) In accordance with Terms 1 and 2 above, if the Event cannot take place safely in accordance with current health advice or restrictions on public gatherings imposed by the South African government in response to any virus outbreak, political unrest or any act of God, the Organisers will use their best endeavours to postpone the Event to a commercially viable date in the future and Participants' contracts will be transferred automatically to the rescheduled date.
- 4) If the Event cannot legally commence as a Live Event, all registrants will be registered as Virtual/Online attendees and the difference in registration fees will be credited to the client.

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CN&CO EVENTS / EVENT REGISTRATIONS

INTRODUCTION

We respect the privacy of everyone who visits this website. As a result, we would like to inform you regarding the way we would use your Personal data. We recommend you read this Privacy Notice and Consent so that you understand our approach towards the use of your Personal data. By submitting your Personal data to us, you will be treated as having given your permission – where necessary and appropriate – for disclosures referred to in this policy. By using this web site, you acknowledge that you have reviewed the terms of this Privacy Notice and Consent to Use of Personal data (the “Privacy Notice and Consent”) and agree that we may collect, use and transfer your Personal data in accordance therewith.

If you do not agree with these terms, you may choose not to provide any Personal data, but this may impact on our ability to support you as a customer or supplier. This Privacy Notice and Consent forms part of our Terms and Conditions of Use and such shall be governed by and construed in accordance with the relevant laws. This Notice explains how we obtain, use and disclose your personal data, as is required by the General Data Protection Regulation. At CN&CO EVENTS we are committed to protecting your privacy impact and to ensure that your Personal data is collected and used properly, lawfully and openly.

WHO ARE WE?

CN&CO Events is an events management company in South Africa. We provide cost-effective solutions for any event, exhibition, conference, gala dinner or meeting. Because all services are provided on site, CN&CO Events ensures that organisers of these events can sit back and relax while every component – from registration and delegate tracking to the event management – is taken care of professionally.

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THE DATA WE COLLECT: COLLECTION OF PERSONAL DATA.

We collect and process your Personal data mainly to provide you with access to our services and products, to help us improve our offerings to you, to support our contractual relationship with you and for certain other purposes explained below. The type of data we collect will depend on the purpose for which it is collected and used. We will only collect data that we need for that purpose. By accepting these terms and conditions, you hereby confirm we may use your information for marketing purposes with ourselves as well as our suppliers if requested by them.

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Examples of data we collect from you are:

- full name(s)
- ID number (for CPD/FAIS purposes)
- address
- email address
- telephone/cell number
- user-generated content, posts and other content you submit to our web site

We also collect data about you from other sources as explained below.

With your consent, we may also supplement the data that you provide to us with data we receive from other companies in our industry in order to offer you a more consistent and personalized experience in your interactions with CN&CO Events

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THE DATA WE COLLECT: COLLECTION OF NON-PERSONAL DATA.

We may automatically collect non-Personal data about you such as the type of internet browsers you use or the website from which you linked to our website. We may also aggregate details which you have submitted to the site (for example, the products or services you are interested in). You cannot be identified from this data and it is only used to assist us in providing an effective service on this web site. We may from time to time supply third parties with this non-personal or aggregated data for uses in connection with this website.

THE DATA WE COLLECT: COOKIES POLICY.

We use the term "cookies" to refer to cookies and other similar technologies covered by the POPI Act on privacy in electronic communications.

- **What is a cookie?**

Cookies are small data files that your browser places on your computer or device. Cookies help your browser navigate a website and the cookies themselves cannot collect any data stored on your computer or your files. When a server uses a web browser to read cookies, they can help a website deliver a more user-friendly service. To protect your privacy, your browser only gives a website access to the cookies it has already sent to you.

- **Why do we use cookies?**

We use cookies to learn more about the way you interact with our content and help us to improve your experience when visiting our website. Cookies remember the type of browser you use and which additional browser software you have installed. They also remember your preferences, such as language and region, which remain as your default settings when you revisit the website. Cookies also allow you to rate pages and fill in comment forms. Some of the cookies we use are session cookies and only last until you close your browser, others are persistent cookies which are stored on your computer for longer.

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- **How are third party cookies used?**

For some of the functions within our websites we use third party suppliers, for example, when you visit a page with videos embedded from or links to YouTube. These videos or links (and any other content from third party suppliers) may contain third party cookies and you may wish to consult the policies of these third-party websites for data regarding their use of cookies.

- **How do I reject and delete cookies?**

We will not use cookies to collect personally identifiable data about you. However, should you wish to do so, you can choose to reject or block the cookies set by the websites of any third-party suppliers by changing your browser settings – see the Help function within your browser for further details. Please note that most browsers automatically accept cookies so if you do not wish cookies to be used you may need to actively delete or block the cookies.

THE DATA WE COLLECT: HOW WE USE YOUR DATA.

We will use your Personal and Non-Personal data only for the purposes for which it was collected or agreed with you, for example:

- Analyse the effectiveness of our advertisements, competitions and promotions
- Collect data about the device you are using to view the site, such as your IP address or the type of Internet browser or operating system you are using, and link this to your Personal data so as to ensure that the site presents the best web experience for you
- Evaluate the use of the site, products and services
- For audit and record keeping purposes
- For market research purposes
- For monitoring and auditing site usage
- Help speed up your future activities and experience on the site. For example, a site can recognise that you have provided your Personal data and will not request the same data a second time

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- In connection with legal proceedings
- Make the site easier to use and to better tailor the site and our products to your interests and needs
- Offer you the opportunity to take part in competitions or promotions
- Personalise your website experience, as well as to evaluate (anonymously and in the aggregate) statistics on website activity, such as what time you visited it, whether you've visited it before and what site referred you to it
- Suggest products or services (including those of relevant third parties) which we think may be of interest to you
- To assist with business development
- To carry out our obligations arising from any contracts entered into between you and us
- To conduct market or customer satisfaction research or for statistical analysis
- To confirm and verify your identity or to verify that you are an authorised customer for security purposes
- To contact you regarding products and services which may be of interest to you, provided you have given us consent to do so or you have previously requested a product or service from us and the communication is relevant or related to that prior request and made within any time-frames established by applicable laws.
- To notify you about changes to our service
- To respond to your queries or comments
- We will also use your Personal data to comply with legal and regulatory requirements or industry codes to which we subscribe, or which apply to us, or when it is otherwise allowed by law.
- Where we collect Personal data for a specific purpose, we will not keep it for longer than is necessary to fulfil that purpose, unless we must keep it for legitimate business or legal reasons. In order to protect data from accidental or malicious destruction, when we delete data from our services, we may not immediately delete residual copies from our servers or remove data from our backup systems.
- You can opt out of receiving communications from us at any time. Any direct marketing communications that we send to you will provide you with the data and means necessary to opt out.

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THE DATA WE COLLECT: DISCLOSURE OF PERSONAL DATA.

We may disclose your Personal data to our business partners who are involved in the delivery of products or services to you. We have agreements in place to ensure that they comply with these privacy terms.

We may share your Personal data with, and obtain data about you from:

- Third parties for the purposes listed above;
- Other companies in our industry when we believe it will enhance the services and products, we can offer to you, but only where you have not objected to such sharing;
- Other third parties from whom you have chosen to receive marketing data.

We may also disclose your data:

- Where we have a duty or a right to disclose in terms of law or industry codes;
- Where we believe it is necessary to protect our rights.

Monitoring access and usage of personal data;

- Physical security;
- Retention and disposal of data;
- Secure communications;
- Security in contracting out activities or functions;

When we contract with third parties, we impose appropriate security, privacy and confidentiality obligations on them to ensure that Personal data that we remain responsible for, is kept secure.

We will ensure that anyone to whom we pass your Personal data agrees to treat your data with the same level of protection as we are obliged to.

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THE DATA WE COLLECT: ACCESS TO YOUR PERSONAL DATA.

You have the right to request a copy of the Personal data we hold about you. To do this, simply contact us at the numbers/addresses listed on our home page and specify what data you would like. We will take all reasonable steps to confirm your identity before providing details of your personal data.

Please note that any such access request may be subject to a payment of a legally allowable fee, as laid down in our POPI Act Policy.

THE DATA WE COLLECT: DEFINITION OF PERSONAL DATA.

According to the POPI Act "Personal data" means data relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person. The POPI Act, which has more specific examples if you need them, can be found at the following link:

<https://www.gov.za/documents/protection-personal-information-act>

CHANGES TO THIS NOTICE

Please note that we may amend this notice from time to time. Please check our website periodically to inform yourself of any changes.

HOW TO CONTACT US

If you have any queries about this notice or believe we have not adhered to it, or need further data about our privacy practices or wish to give or withdraw consent, exercise preferences or access or correct your personal data, please contact us at the numbers/addresses listed on our website www.cnandcoevents.com or www.africaninsuranceexchange.com

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