

Privacy Policy
The Sensible Crowd
including
Sensible Risk Solutions (Pty) Ltd
FSP No 48159

Introduction

The Sensible Crowd is dedicated to protecting the confidentiality and privacy of information entrusted to it. As part of this fundamental obligation. The Sensible Crowd as group collectively including Sensible Risk Solutions (Pty) Ltd, Sensible Legal Services (Pty) Ltd and Sensible Business Solutions (Pty) Ltd, collectively know as the Sensible Crowd, is committed to the appropriate protection and use of personal information (PI) that has been collected online.

Generally, our intent is to collect only the personal information that is provided voluntarily by online and other visitors so that we can offer information and/or services to those individuals or offer information to answers any queries and questions. Please review this Privacy Statement to learn more about how we collect, use, share and protect the PI that we have obtained.

Collection and use of personal information

We obtain personal information about you and your business if you choose to provide it — for example, to contact mailboxes or to register for our newsletter or to contribute towards the website. By registering and/or submitting personal information to The Sensible Crowd, you are also agreeing to the use of this information in accordance with this Privacy Statement. Your personal information and your businesses information is not used for other purposes, unless we obtain your permission, or unless otherwise required or permitted by law or professional standards. For example, if you send us an email message requesting information about The Sensible Crowd, we will use your email address and other information you supply to respond to your request.

In some cases where you have registered for certain services we may store your email address temporarily until we receive confirmation of the information you provided via an email (i.e. where we send an email to the email address provided as part of your registration to confirm a subscription request).

The Sensible Crowd generally collects only the information necessary to fulfil your request and if you agree to provide information about other services. Thus, where additional, optional information is sought, you will be notified of this at the point of collection.

The Sensible Crowd only collects “sensitive” information when the relevant individuals and entities voluntarily provide us with this information or where such information is required or permitted to be collected by law or professional standards. Sensitive information includes personal information regarding a person’s race, ethnicity, political beliefs, trade union membership, religious or similar beliefs, physical or mental health, sexual life or criminal record.

Please use your discretion when providing sensitive information to The Sensible Crowd, and under any circumstances, do not provide sensitive information to The Sensible Crowd, unless you thereby consent to The Sensible Crowds s use of that information for its legitimate business purposes and consent to the transfer and storage of such information to and in The Sensible Crowd databases.

If you have any questions about whether the provision of sensitive information to The Sensible Crowd is, or may be, necessary or appropriate for particular purposes, please contact The Sensible Crowd at rob@thesensiblecrowd.com.

Automatic collection of personal information

In some instances, The Sensible Crowd and its business partners and service providers uses cookies, web beacons and other technologies to automatically collect certain types of information when you visit them online, as well as through emails that we may exchange. The collection of this information allows

us to customize your online experience, improve the performance, usability and effectiveness of The Sensible Crowd's online presence, and to measure the effectiveness of our marketing activities.

IP addresses

An IP address is a number assigned to your computer whenever you access the internet. It allows computers and servers to recognise and communicate with one another. IP addresses from which visitors appear to originate may be recorded for IT security and system diagnostic purposes. This information may also be used in aggregate form to conduct web site trend and performance analysis.

Cookies

Cookies may be placed on your computer or internet-enabled device whenever you visit us online. This allows the site to remember your computer or device and serves a number of purposes. On some of our web sites, a notification banner will appear requiring your consent to collect cookies. If you do not provide consent, your computer or internet-enabled device will not be tracked for marketing-related activities. A secondary type of cookie referred to as "user-input" cookies may still be required for necessary functionality. Such cookies will not be blocked through the use of this notification banner. Your selection will be saved in a cookie and is valid for a period of 90 days. If you wish to revoke your selection, you may do so by clearing your browser's cookies.

Although most browsers automatically accept cookies, you can choose whether or not to accept cookies via your browser's settings (often found in your browser's Tools or Preferences menu). You may also delete cookies from your device at any time. However, please be aware that if you do not accept cookies, you may not be able to fully experience some of our web sites' features. Further information about managing cookies can be found in your browser's help file or through sites such as www.allaboutcookies.org.

Other third-party tools and widgets may be used on our individual web pages to provide additional functionality. Use of these tools or widgets may place a cookie on your device to make their service easier to use, and ensure your interaction is displayed on our webpages properly.

Cookies by themselves do not tell us your email address or otherwise identify you personally. In our analytical reports, we may obtain other identifiers including IP addresses, but this is for the purpose of identifying the number of unique visitors to our web sites and geographic origin of visitor trends, and not to identify individual visitors.

BY NAVIGATING ON OUR WEB SITE OR ENTERING YOUR LOGIN DETAILS TO ACCESS AREAS RESERVED FOR REGISTERED USERS, YOU AGREE THAT WE CAN PLACE THESE COOKIES ON YOUR COMPUTER OR INTERNET ENABLED DEVICE.

Google Analytics

The Sensible Crowd may use's Google Analytics and other similar tools. More information about how Google Analytics is used can be found at: <http://www.google.com/analytics/learn/privacy.html>

To provide website visitors with more choice on how their data is collected by Google Analytics, Google have developed the [Google Analytics Opt-out Browser Add-on](#). The add-on communicates with the Google Analytics JavaScript (ga.js) to indicate that information about the website visit should not be sent to Google Analytics. The Google Analytics Opt-out Browser Add-on does not prevent information from being sent to the website itself or to other web analytics services.

Web beacons

A web beacon is a small image file on a web page that can be used to collect certain information from your computer, such as an IP address, the time the content was viewed, a browser type, and the existence of cookies previously set by the same server. The Sensible Crowd only use web beacons in accordance with applicable laws.

The Sensible Crowd or its service providers may use web beacons to track the effectiveness of third-party web sites that provide us with recruiting or marketing services or to gather aggregate visitor statistics and manage cookies.

You have the option to render some web beacons unusable by rejecting their associated cookies. The web beacon may still record an anonymous visit from your IP address, but cookie information will not be recorded. In some of our newsletters and other communications, we may monitor recipient actions such as email open rates through embedded links within the messages. We collect this information to gauge user interest and to enhance future user experiences.

Location-based tools

The Sensible Crowd may collect and use the geographical location of your computer or mobile device. This location data is collected for the purpose of providing you with information regarding services which we believe may be of interest to you based on your geographic location, and to improve our location-based products and services.

Social media widgets and applications

The Sensible Crowds web sites may include functionality to enable sharing via third party social media applications, such as the Facebook Like button and Twitter widget. These social media applications may collect and use information regarding your use of The Sensible Crowd web sites (see details on 'Social Sharing' cookies above). Any personal information that you provide via such social media applications may be collected and used by other members of that social media application and such interactions are governed by the privacy policies of the companies that provide the application. We do not have control over, or responsibility for, those companies or their use of your information.

In addition, The Sensible Crowd web sites may host blogs, forums, crowd-sourcing and other applications or services (collectively "social media features"). The purpose of social media features is to facilitate the sharing of knowledge and content. Any personal information that you provide on any The Sensible Crowd social media feature may be shared with other users of that social media feature (unless otherwise stated at the point of collection), over whom we may have limited or no control.

Children

The Sensible Crowd understands the importance of protecting children's privacy, especially in an online environment. In particular, our sites are not intentionally designed for or directed at children under the age of 13. It is our policy never to knowingly collect or maintain information about anyone under the age of 13, except as part of an engagement to provide professional services.

Sharing and transfer of PI

We do not share personal information with unaffiliated third parties, except as necessary for our legitimate professional and business needs, to carry out your requests, and/or as required or permitted by law or professional standards. In some instances, The Sensible Crowd may share PI about you with various outside companies or service providers or vendors working on our behalf to help fulfil your requests.

The Sensible Crowd may also disclose PI in connection with the sale, assignment, or other transfer of the business of the site to which the data relates, in order to respond to requests of government or law enforcement agencies or where this is required by applicable laws, court orders, or government regulations. These disclosures may also be needed for data privacy or security audits and/or to investigate or respond to a complaint or security threat. The Sensible Crowd does not sell PI to any third parties. Also, The Sensible Crowd will not transfer the PI you provide to any third parties for their own direct marketing use.

Choices

In general, you are not required to submit any PI to The Sensible Crowd online, but we may require you to provide certain PI in order for you to receive additional information about our services and events. The Sensible Crowd may also ask for your permission for certain uses of your PI, and you can agree to or decline those uses. If you opt-in for particular services or communications, such as an e-newsletter, you will be able to unsubscribe at any time by following the instructions included in each communication. If you decide to unsubscribe from a service or communication, we will try to remove your information promptly, although we may require additional information before we can process your request.

As described in “Cookies” above, if you wish to prevent cookies from tracking you as you navigate our sites, you can reset your browser to refuse all cookies or to indicate when a cookie is being sent. Note, however, that some portions of our sites may not work properly if you elect to refuse cookies.

Access

If you have submitted personal information to The Sensible Crowd, under most circumstances you have the right to reasonable access to that data to correct any inaccuracies. You can also make a request to update or remove information about you by contacting admin2@thesensiblecrowd.com and we will make all reasonable and practical efforts to comply with your request, so long as it is consistent with applicable law and professional standards.

Data security and integrity

The Sensible Crowd has reasonable security policies and procedures in place to protect personal information from unauthorized loss, misuse, alteration, or destruction. Despite, The Sensible Crowd's best efforts, however, security cannot be absolutely guaranteed against all threats. To the best of our ability, access to your personal information is limited to those who have a need to know. Those individuals who have access to the data are required to maintain the confidentiality of such information. We also make reasonable efforts to retain personal information only for so long as the information is necessary to comply with an individual's request or until that person asks that the information be deleted.

Links to other sites

Please be aware that The Sensible Crowd web sites may contain links to other sites, including sites maintained by other The Sensible Crowd member firms that are not governed by this Privacy Statement but by other privacy statements that may differ somewhat. We encourage users to review the privacy policy of each Web site visited before disclosing any personal information.

Changes to this statement

The Sensible Crowd may modify this Privacy Statement from time to time to reflect our current privacy practices. When we make changes to this statement, we will revise the “updated” date at the top of this page. We encourage you to periodically review this Privacy Statement to be informed about how The Sensible Crowd is protecting your information.

Policy questions and enforcement

The Sensible Crowd is committed to protecting the online privacy of your personal information. If you have questions or comments about our administration of your personally identifiable information, please contact us at rob@thesensiblecrowd.com. You may also use this address to communicate any concerns you may have regarding compliance with our Privacy Statement.