

ANNEXURE C: POPIA PRIVACY NOTICE

We understand that your personal information is important to you and that you may be apprehensive about disclosing it. Your privacy is just as important to us and we are committed to safeguarding and processing your information in a lawful manner.

We also want to make sure that you understand how and for what purpose we process your information. If for any reason you think that your information is not processed in a correct manner, or that your information is being used for a purpose other than that for what it was originally intended, you can contact our Information Officer.

You can request access to the information we hold about you at any time and if you think that we have outdated information, please request us to update or correct it.

Personal Information:

Personal information is any information that can be used to reveal a person's identity. Personal information relates to an identifiable, living, natural person, and where applicable, an identifiable, existing juristic person (such as a company), including, but not limited to information concerning: race, gender, sex, pregnancy, marital status, national or ethnic origin, color, sexual orientation, age, physical or mental health, disability, religion, conscience, belief, culture, language and birth of a person; information relating to the education or the medical, financial, criminal or employment history of the person; any identifying number, symbol, email address, physical address, telephone number, location information, online identifier or other particular assignment to the person; the biometric information of the person; the personal opinions, views or preferences of the person; correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence; the views or opinions of another individual about the person; the name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person.

Processing:

The act of processing information includes any activity or any set of operations, whether or not by automatic means, concerning personal information and includes: the collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation or use; dissemination by means of transmission, distribution or making available in any other form; or merging, linking, as well as any restriction, degradation, erasure or destruction of information.

Responsible Party / The organisation:

Excess Risk Consultants (Pty) Ltd

Address: Suite W002, Midlands Office Park West, Mountain Quray Road, Midstream Estate, Centurion, Gauteng, 1692

Our Information Officer's Contact Details	
Name	Heinrich Stapelberg
Contact Number	076 787 3894
Email Address:	hein@excessrisk.co.za

The source of collection of your personal information:

Personal information is collected indirectly from you through your broker/intermediary. Information is sent either electronically or in hard copy. We may also collect information about you from other sources such as external third parties and from cookies on our website.

Purpose for Processing your Information:

We collect, hold, use and disclose your personal information mainly to provide you with access to the services and products that we provide. We will only process your information for a purpose you would reasonably expect, including:

- To assist in entering into an insurance agreement with Old Mutual Insure Limited ("the insurer).
- To provide you with financial services on financial products;
- To process your facility application with an Underwriting Manager in order to market and sell the Underwriting Manager's and/or the insurer's insurance products;
- To confirm compliance with SARS requirements;
- To monitor compliance with contractual obligations;
- To comply with a legal or statutory requirements or industry bodies that apply to the insurer and Excess Risk Consultants;
- To verify B-BBEE status.
- To verify identity and to conduct credit reference searches;
- To issue, administer and manage insurance policies;
- To process insurance claims and to take recovery action;
- To notify clients of new products or developments that may be of interest to them;
- To confirm, verify and update details;
- To carry out any instructions that pertain to the insurance policy;
- To comply with any legal and regulatory requirements.
- Complying with the obligations contained in the contract concluded between yourself and the organisation (directly or indirectly).
- To verify your identity and to conduct credit reference searches.
- To notify you of new products or developments that may be of interest to you.
- To confirm, verify and update your details.
- To comply with any legal and regulatory requirements.

Some of your information that we hold may include, your first and last name, email address, a home, postal or other physical address, other contact information, your title, birth date, gender, occupation, qualifications, past employment, residency status, your investments, assets, liabilities, insurance, income, expenditure, family history, medical information and your banking details.

Third parties and your personal information

We may need to share your information to third parties to provide advice, reports, analyses, products or services that you have requested. Where we share your information, we will take all precautions to ensure that the third party will treat your information with the same level of protection as required by us.

These third parties may include:

- Analytics and search engine providers assisting in the enhancement of our websites;
- Information Technology specialists assisting us with data storage, security, processing, analytics, etc;
- Auditors of the Organisation;
- Regulatory or governmental authorities;
- 3rd party compliance officers;
- Service providers;
- Reinsurers;
- Other Insurers;
- Credit agencies;
- Staff members of Excess Risk Consultants or Old Mutual Insure Limited;
- Intermediaries and/or outsource service provider of Excess Risk Consultants and Old Mutual Insure Limited.

Complaints and objections

As a data subject, you have the right to –

- Request that we confirm, free of charge, whether or not we hold personal information about you;
- Request that we provide you with a description of the personal information we hold about you, and to explain why and how it is being processed (please complete Annexure A of our POPI Policy);
- Request that we consider your objections to the processing of your personal information (please complete Annexure B of our POPI Policy);
- Lodge a complaint with the Information Regulator (please complete Annexure B of our POPI Policy).

The Information Regulator

In the event that your personal information has not been processed in accordance with the POPI Act and the principles set out above, you have the right to lodge a complaint with the Information Regulator.

For further information regarding the complaints process, please visit the website of the Information Regulator, as indicated below. Alternatively, you may contact the Information Regulator for further assistance:

The Information Regulator:

Chairperson: Adv. Pansy Tlakula

Physical Address: JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001

Email addresses:

General enquiries: infoereg@justice.gov.za

PAIA complaints: PAIAComplaints@infoeregulator.org.za

POPIA complaints: POPIAComplaints@infoeregulator.org.za