

Consent to process personal information in terms of the Protection of Personal Information Act 4 of 2013

Introduction

We wish to explain how we process your Personal Information, as per the Protection of Personal Information Act 4 of 2013 ("POPIA").

At Camargue Underwriting Managers (Pty) Ltd ("Camargue"), we are committed to protecting your privacy and the integrity of your Personal Information by dealing with it in a lawful, legitimate and responsible manner.

What is Personal Information?

In terms of POPIA, Personal Information is defined as: information relating to a natural/juristic person, including, but not limited to –

- information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the 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; and
- 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.

Purpose of collecting your Personal Information

As an underwriting manager, we may require your personal information for the following reasons, some of which are mandatory:

- processing policy applications;
- administering your policy;
- underwriting purposes;
- providing you with access to our products and services;
- monitoring and analysing conduct relating to the policy for fraud, compliance and other risk-related purposes;
- developing new products and services;
- helping us improve our offerings to you;
- confirming and verifying your identity or to ensure that you are our customer for security purposes;
- detection and prevention of fraud, crime, money laundering or other malpractice;
- conducting market or customer satisfaction research or for statistical analysis;
- auditing and record keeping purposes;
- in connection with legal proceedings;
- to comply with legal and regulatory requirements or industry codes to which we subscribe or which apply to us, or when it is otherwise required by law.

The type of information we collect shall depend on the purpose for which it is collected and used. We shall only collect information that we need for that particular purpose and no more than necessary.

Primarily, information shall be collected directly from you, however, we may also collect information about you from other sources, with or without your consent. We may collect information about you from sources which are publicly available such as electoral roll, court judgements, bankruptcy or repossessions.

Website usage information is collected using "cookies" which allows us to collect standard internet visitor usage information.

Disclosure of your Personal Information

Your personal information is kept confidential, however, under certain circumstances, to ensure the purpose of collection is met, we may lawfully disclose it to the following third parties:

- Service providers;
- Subcontractors;

- Agents;
- Insurers;
- Reinsurers;
- Insurance association;
- Medical and statutory authorities;
- Court of Law;
- Governmental bodies;
- Regulators.

We may also disclose your personal information, where we have a duty or a right to disclose in terms of law or industry codes, or where we believe it is necessary to protect our rights. The third parties above may sometimes be located outside the Republic of South Africa, in which case through legislation and binding corporate rules they are required to uphold principles for reasonable processing of personal information that are substantially similar to our own.

We have agreements and security measures in place to ensure that all third parties to whom your personal information is disclosed comply with the terms and provisions of the POPIA. We ensure that third parties fully understand their duties and obligations in retaining the privacy and integrity of your personal information.

Protecting your Personal Information

In terms of legislation we are required to secure the integrity and confidentiality of your Personal Information by taking reasonable measures to prevent loss, damage, unauthorised destruction, unlawful access and unlawful processing.

Our security policies and procedures which are reviewed on an ongoing basis include the following:

- Physical security;
- Computer and network security;
- Access to Personal Information;
- Secure communications;
- Security in contracting out activities or functions;
- Retention and disposal of Personal Information;
- Acceptable usage of Personal Information;
- Governance and regulatory issues;
- Monitoring access and usage of Personal Information;
- Investigation and reaction to security incidents.

When we contract with third parties, we impose appropriate security, privacy and confidentiality obligations on them to ensure that Personal Information that we remain responsible for, is secured. We will ensure that anyone to whom we pass your Personal Information agrees to treat it with the same level of protection as we are obliged to.

Access to your Personal Information

You may contact our offices to enquire what personal information we hold for you. We shall make the information available to you upon request and after reasonable satisfaction that you have confirmed your identity to us.

Correction of your Personal Information

We are required to store information which is accurate and updated. You may correct or delete your personal information at any time. We will take all reasonable steps to confirm your identity before making changes to personal information.

Complaints

You have the right to address any complaints you may have regarding your Personal Information to our complaints department, details of which are available on our website, alternately you may contact the Information Regulator (South Africa):

The Information Regulator (South Africa)
SALU Building, 316 Thabo Sehume Street, Pretoria
Tel: 012 406 4818 | Fax: 086 500 3351
infoereg@justice.gov.za