



## Your privacy – disclosures and consents

1. We respect your privacy and want to protect your personal information. Personal information is any information about or associated with you and that can identify you. This excludes statistical information and any information that is de-identified and cannot be traced back to you.
2. We are collecting and processing your personal information for the purposes of providing services to you in connection with the products we market, the services related to the products and your member record, providing you with information, obtaining information from you for processing quotes, application forms, etc.
3. We collect information about you in mainly three ways: directly from your input, from other third-party sources, and through automated technologies.
  - 3.1 Data you provide to us  
Depending on our interaction with you, we may collect personal information like contact details, email address, cellphone number, previous insurance cover and related details to fulfil the request from your side.
  - 3.2 Data from third party sources  
We may obtain personal information from your employer to assist in providing cover. We may assist in obtaining details from previous product suppliers to confirm creditable coverage or to ensure that the correct underwriting principles are applied. We may use publicly available sources and data suppliers from which we obtain data to validate or supplement information we hold.
  - 3.3 Data from automated technology, including cookies  
We collect data through our servers and the use of cookies and other technologies. Cookies are small text files that can be read by a web server in the domain that put the cookie on your hard drive. You can control cookies through your browser's setting and tools.
4. The processing of your personal information is to process and fulfil a request from you, provide details on products, new developments to products and benefits, offer your customised advice and services, respond to enquiries, comments and concerns from your side, to notify you about changes, updates and other announcements related to you, deliver targeted advertisements, promotional messages and other information from our product



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suppliers, comply with legal obligations, resolve disputes and enforce agreements. (These are examples, not only limited to the mentioned instances)

5. The personal information we collect from you is mandatory. If you do not give some of it to us, we cannot process the information as mentioned in paragraph 4.
6. You can ask us what personal information we hold about you (free) and for a copy of it (may be subject to a fee). Our contact details are set out above.
7. You have the right to request information about which third parties have access to your personal information.
8. You have the right to request us to delete or destroy your information if we are no longer authorised to keep it.
9. You have the right to object to us processing your personal information.
10. You have the right to request us to correct or delete your personal information if it is inaccurate, irrelevant, excessive, out-of-date, incomplete, misleading, or unlawfully obtained.
11. The Promotion of Access to Information Act ("PAIA") provides you with the right of access to information held by us when you request such information in accordance with the provisions of PAIA, so that you can exercise or protection of any of your or another person's rights. If you want to make a PAIA request of the Fund you must use the prescribed form - Form C. You can find Form C on this website: [www.sahrc.org.za](http://www.sahrc.org.za).
12. If you do not use the mandatory prescribed forms, set out above, we may not process your request or we may deny your request.
13. We will keep the personal information for as long as we (or a third party related to the purposes) need to for our purposes, as required by law or contract. Once we are no longer authorised to keep the personal information, we can delete, destroy, restrict or de-identify it.