

Bryte Insurance Company Limited

Introduction
<p>We hereby wish to explain how we acquire, use, retain and disclose your personal information, as is required by the Protection of Personal Information Act 4 of 2013 (referred to as 'PoPIA').</p> <p>At Bryte Insurance Company Limited, we are committed to protecting your privacy and the integrity of your personal information by dealing with same in a lawful, legitimate and responsible manner.</p>
What is Personal Information?
<p>In terms of PoPIA, Personal Information is defined as: information relating to a natural/juristic person, including, but not limited to—</p> <ul style="list-style-type: none">• 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
<p>As an insurance company your personal information may be collected by us for the following reasons, some of which are mandatory:</p> <ul style="list-style-type: none">• process policy applications;• administering your policy;• underwriting purposes;• to provide you with access to our products and services, including but not limited to analysis, advice or intermediary services in relation to your policy;• monitor and analyse your conduct relating to the policy for fraud, compliance and other risk-related purposes;• develop new products and services;• to help us improve our offerings to you;• to confirm and verify your identity or to verify that you are an authorised user for security purposes;• for the detection and prevention of fraud, crime, money laundering or other malpractice;• to conduct market or customer satisfaction research or for statistical analysis;• for audit 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 allowed by law. <p>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. In some instances we shall inform you what information you are required to provide to us and what information is optional.</p> <p>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.</p> <p>Website usage information is collected using “cookies” which allows us to collect standard internet visitor usage information.</p>

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;
- Reinsurers;
- Insurance association or other insurers;
- Medical and statutory authorities;
- Bryte authorised personnel;
- Court of Law;
- Governmental bodies;
- The regulator.

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.

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 PoPI Act. We ensure that third parties fully understand the duties and obligations they become encumbered with in retaining the privacy and integrity of your personal information.

Protecting your Personal Information

In terms of legislation we are obliged to implement measures and strategies to ensure protection of your personal information, whereby, unauthorised access and use is deterred. 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 information;
- Acceptable usage of personal information;
- Governance and regulatory issues;
- Monitoring access and usage of private information;
- Investigating and reacting 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 your information 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 obliged to store information which is accurate and updated. You may update, correct, amend 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 Personal Information Regulator:

The Information Regulator (South Africa)
SALU Building
316 Thabo Sehume Street
0001 PRETORIA
Tel: 012 406 4818 Fax:
086 500 3351
infoereg@justice.gov.za

Amendments

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

Declaration and Informed Consent

I declare that all Personal Information supplied to Bryte for the purposes of processing and administering my policy and related legal and operational reasons is accurate, up-to-date, not misleading and complete in all respects. I undertake to advise Bryte of any changes to my Personal Information should any of these details change.

I hereby permit Bryte to process my Personal Information, as provided above, and acknowledge that I understand the purposes for which it is required and all terms and provisions in this Notice.

A Fairfax Company

Registration number: 1965/006764/06 VAT number: 4530103581

Licensed Insurer and authorised FSP (17703)

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BRYTE INSURANCE COMPANY LIMITED including its wholly-owned subsidiaries (hereinafter referred to as "Bryte")