



## **ESB INSURANCE BROKERS (PTY) LTD**

### **PRIVACY NOTICE**

**30 June 2021**

#### **INTRODUCTION:**

The Protection of Personal Information Act (POPIA) requires us to inform you, the client, how we use, retain, disclose, protect, and dispose of your personal information that we collect from you.

We are committed to protecting your privacy and ensure that your personal information is used appropriately, transparently, and according to applicable law (the right to privacy is protected by section 14 of the constitution).

Changes to this policy will be communicated to you by way of email.

#### **1) WHAT INFORMATION WE COLLECT FROM YOU:**

The legal basis for the processing of your personal information, as your insurance broker, is contractual otherwise we will not be able to provide you, the client, with insurance services. The type of information we collect from you will depend on the non-life insurance products selected by you. This information may include the following but is not limited to the list below:

- a) Copy of your identity document.
- b) Your bank account details.
- c) Your residential address.
- d) Your business address (where you own a business).

- e) Physical protections at your residential address or business owned premises (short-term fire, theft, and money insurance).
- f) Copy of your driver's license and details of your vehicle(s) (short-term vehicle insurance).
- g) Three (3) years claims experience minimum.

Additional data as may be required for the effecting of any specific insurances.

**NB:** We rely on you to inform us when your personal information changes to ensure that the information is correct, complete, and current. We will however request updates at your insurance's annual renewal.

## **2) WHAT WE USE YOUR PERSONAL INFORMATION FOR:**

We will only use your personal information for the purpose it was collected with consent obtained from you. You have the right of refusal at any time to withdraw your consent to the information you provide us with (please contact our "Information Officer", who's contact details are contained in point 7 of this notice, should you wish to withdraw your consent).

This may include the following:

- a) For underwriting purposes, policy issuance, credit reference checks and ongoing administration.
- b) For assessment and processing of claims.
- c) To facilitate policy premium collection.
- d) To facilitate surveys of your residential or business premises.
- e) To prevent money laundering.
- f) To confirm your identity.
- g) For the purposes of verifying your claims history.

## **3) WHO HAS ACCESS TO YOUR INFORMATION?**

- a) Our staff (confidentiality agreements are signed by all).
- b) Our insurers.

- c) Surveyors and claims assessors.
- d) Suppliers and repairers.

**NB:** In addition to a) to d) above, we may have to also disclose your information to the authorities in terms of legislation.

#### **4) HOW WE PROTECT YOUR INFORMATION:**

Your information is kept in both hard copy and soft copy. Hard copy files are stored in cabinets in a room that is locked at the close of business every day and over weekends. Soft copy records are stored on our computer system and are in encrypted format and password protected. The system is backed up daily and contains the latest ESET firewall and anti-virus protection.

**NB:** Our staff members store your soft copy information in folders to ensure that your information is only shared with your insurers and their service providers.

#### **5) OUR BREACH AND INCIDENT MANAGEMENT PROTOCOLS:**

In the unlikely event that your information is disclosed to an unauthorized third party we will;

- a) Investigate the breach.
- b) Establish the seriousness of the breach (accidental or deliberate)
- c) Resolve internally where possible.
- d) Inform you when a breach is likely to result in a high risk to the rights and freedoms of you the client. We will also inform the “Information Regulator”.
- e) Follow the necessary steps to resolve the situation. Should the situation not be resolved to your satisfaction you have the right to complain to the “Information Regulator”. You can file your complaint via our “Information Officer”, who will provide you with the statutory form to be completed and will render reasonable assistance to enable you to complete the aforesaid statutory form. You can also contact the “Information Regulator’s” offices directly. Contact details are as follows;

- Name: Advocate Pansy Tlakula.
- Physical Address: J D House,  
27 Stiemens Street,  
Braamfontein,  
Johannesburg, 2001.
- Email address: [infoereg@justice.gov.za](mailto:infoereg@justice.gov.za)

#### **6) HOW WE DISPOSE OF YOUR INFORMATION:**

Your information is held for a period of 7 years for accounting records and 5 years for all other records, in terms of the Financial Advisory and Intermediary Services Act No 37 of 2002 (FAIS Act), even after termination of our business relationship. Your hard copy information is then shredded by an outsourced company and soft copy records are deleted from our computer system.

#### **7) YOUR RIGHTS OF ACCESS TO YOUR INFORMATION:**

You have the right to access the information that we collect from you as well as the right to request that we delete your information. You can contact us on the telephone number or addresses detailed below to request either of the aforesaid;

- Information Officer: Eusuf Bhana
- Telephone No: 087-807-6238
- Facsimile No: 011-830 -1026
- Physical Address: 152, Barry Hertzog Avenue, Greenside, 2193.
- Postal Address: P O Box 42764, Fordsburg, 2033.
- Email Address: eusuf@esbins.co.za.

#### **8) STAFF TRAINING:**

Existing staff receive refresher training on the policies and procedures contained in this policy on an annual basis. New staff appointments receive training within the 1<sup>st</sup> two weeks of their employment.

