



RENASA INSURANCE COMPANY LIMITED PRIVACY STATEMENT

Renasa Insurance Company Limited (“Renasa”) hereby notifies you of its policy for processing personal information in terms of the Protection of Personal Information Act, 2013 (“POPI”). Your right to privacy is important to us and we are committed to safeguarding and processing your personal information in a lawful manner.

2.1 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, colour, 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.

2.2 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.

2.3 Responsible party: Renasa Insurance Company Limited, its head office situated at 170 Oxford Road, Melrose, Johannesburg, 2196. Please visit www.renasa.co.za to obtain a list of all the branches across South-Africa.

2.4 Information Officer:

Our Information Officer’s Contact Details	
Name	Brian Martin
Contact Number	011 380 3080
Email	Brian.martin@renasa.co.za

2.5 Purpose for Processing your Information

We process personal information to provide our insurance products and services in terms of an insurance contract, legislation and tax purposes.

A. POLICYHOLDERS

We will only process your information for a purpose you would reasonably expect, including:

- a) to conduct credit reference searches;
- b) to confirm, verify and update your personal information details;
- c) to confirm the existence of a bank account;
- d) manage, administer and/or amend your insurance policies;
- e) underwrite short term policies;
- f) manage and administer claims;
- g) compliance with a legal or statutory requirements or industry bodies that apply to Renasa;
- h) fraud detection and prevention;
- i) market research; and to
- j) offer and administer insurance products.



Type of information processed:

The personal information may be collected by Renasa or by an intermediary of Renasa from the policyholder directly, and/or through verification agencies, service providers, outsource partners, and consultants and other third parties.

Recipients:

The following persons may be recipients of the personal information that is being processed by Renasa:

- a) *Staff members of Renasa;*
- b) *Approved Underwriting Manager of Renasa;*
- c) *Binder Holder and/or intermediary and/or outsource service provider of Renasa.*

The following persons are third parties who Renasa may share your personal information in order to give effect to the purpose:

- a) *Financial Sector Conduct Authority;*
- b) *Prudential Authority;*
- c) *3rd party compliance officer / consultant;*
- d) *Industry bodies;*
- e) *Service providers;*
- f) *Professional advisers;*
- g) *Reinsurers;*
- h) *outsource partners*
- i) *credit agencies; and*
- j) *other insurers.*

B. FINANCIAL SERVICES PROVIDERS:

We process your personal information to approve and perform your contracts or transactions with Renasa and for you to be serviced as a client of Renasa with access to Renasa's insurance and related products.

We will only process your information for a reasonable purpose in this connection, including:

- a) to verify your identity or registration through company search engines;
- b) to conduct credit reference searches;
- c) to verify the status of any FSP License;
- d) to verify and confirm the representative and key individuals on an FSP license;
- e) to verify and confirm the possession of an FSP's Professional Indemnity Insurance cover;
- f) to confirm income and expenses to operate an insurance business;
- g) to verify ability to perform binder and/or outsource functions on or behalf and to determine the remuneration to be paid for these services;
- h) the Renasa facility take-on process;
- i) to confirm, verify and update your details;
- j) to confirm compliance with SARS requirements;
- k) to confirm the details of a bank account;
- l) to confirm solvency status;
- m) to conduct assessments, monitor and exercise compliance oversight with any legal, contractual and regulatory requirements including the FAIS Act and FIC Act;
- n) to monitor compliance with contractual obligations;
- o) compliance with a legal or statutory requirement or industry bodies that apply to Renasa;
- p) B-BBEE status.



Type of FSP information processed:

FSP PROFILE

Renasa collects and processes personal information that is recorded on the FSCA search engine regarding the profile of the FSP, such as: FSP Number, Company name and registration number, name of FSP, contact details, physical address, name and surname of key individuals and representatives.

FINANCIALS:

Renasa processes the following information via credit bureau (ITC), MIE, and CIPC:

- a) Credit checks; credit information, company registration documentation, criminal checks.

Recipients:

The following persons may be recipients of the personal information that is being processed by Renasa:

- a) Staff members of Renasa;

The following persons are third parties who Renasa may share your personal information in order to give effect to the purpose:

- a) Financial Sector Conduct Authority;
- b) Prudential Authority;
- c) 3rd party compliance officer / consultant;
- d) Industry bodies;
- e) Service providers;
- f) Professional advisers.

C. SERVICES PROVIDER AND/OR OUTSOURCE PARTNER

We process personal information to approve services providers and/or outsource providers for Renasa.

We will only process information for a reasonable business purpose including:

- a) to verify identity or registration through company search engines;
- b) to conduct credit reference searches;
- c) to confirm, verify and update details;
- d) to confirm compliance with SARS requirements;
- e) to confirm the existence of a bank account;
- f) to confirm your solvency status;
- g) to monitor compliance with contractual obligations;
- h) to confirm operational skill and ability and personal character details;
- h) to comply with a legal or statutory requirement or industry body that apply to Renasa;
- i) B-BBEE status.

Type of information processed:

The following types of personal information may be processed by Renasa in terms of the information supplied by you:

- a) Business plans, names and surnames, physical and postal address, contract details of Directors, members, auditors with practise numbers, identity numbers, company number ,shareholding details, business profile of company.

FINANCIALS:

The following personal information may be processed by Renasa in terms of the information supplied:



- a) CIPC print outs, SARS compliance, expenditure, banking details, remuneration breakdown, remuneration structures, views and opinions, financial soundness declarations, management and financial accounts, annual financial statements, 3rd party service providers;
- b) Renasa will process information via credit bureaus (ITC), MIE, and CIPC including Credit checks and credit information, company registration documentation, criminal checks.

Recipients:

The following persons may be recipients of the personal information processed by Renasa:

- a) Staff members of Renasa.

The following persons are third parties who Renasa may share your personal information in order to give effect to the purpose:

- a) Financial Sector Conduct Authority;
- b) Prudential Authority;
- c) 3rd party compliance officer / consultant;
- d) Industry bodies;
- e) Service providers;
- f) outsource partners;
- g) professional advisers.

Sharing personal information with 3rd parties and recipients:

Renasa may share personal information with recipients and third parties in order to give effect to the purpose stated above.

The recipients and third parties must take precautions to ensure that as the recipients of your personal information they will treat your personal information confidentially and with the required security measures and protocols.

Personal information may be hosted on servers and processed by recipients and third parties, which may be located outside of South Africa.

Renasa will only process personal information that it requires to give effect to the purpose of collection and further compatible purposes and in the course of Renasa's business.

The personal information that we are processing is required in order to enable Renasa to give effect to the purpose stated herein. The failure to furnish the requested personal information may result in a transaction with Renasa being terminated or declined, no insurance policy being issued or no service provider agreements and/or outsource agreements being concluded.

2.8 Right to Access

A data subject can request access to the personal information that Renasa holds about them at any time and if you think that we have outdated information, please request us to update or correct it. Please contact Renasa's Information officer.

2.9 Right to Rectify:

A data subject has the right to request that their personal information must be corrected or deleted where the Renasa is no longer authorised to retain the personal information.

2.10 Right to Complain:

If Renasa is unable to resolve your complaint, to your satisfaction you have the right to complain to the Information Regulator.



The Information Regulator: Ms Mmamoroke Mphelo

Physical Address: SALU Building, 316 Thabo Sehume Street, Pretoria

Email: inforreg@justice.gov.za

Website: <http://www.justice.gov.za/inforeg/index.html>

2.11 Right to Object:

A data subject has on reasonable grounds the right to object to the processing of their personal information. In such circumstances, Renasa will give due consideration to the request and the requirements of POPIA.

Renasa may cease to use or disclose personal information and, subject to any statutory and contractual record keeping requirements, also destroy the personal information.

2.12 Security measures

Renasa endeavours to protect the personal information that it processes. The security measures that are put in place is to ensure that no person unauthorised personal accesses your personal information. The control measures include data protection, confidentiality of accessing personal information, IT controls, etc. Renasa maintains a Data Protection Policy.