

Garrun Group Privacy Statement

Introduction

Garrun Group ('we', 'us' and 'our') takes the privacy, online safety and security of your personal information very seriously. Your trust is important to us. This Privacy Statement ("statement") explains why, what, when and how personal information of yours is processed and protected by us, as required by the Protection of Personal Information Act ("POPIA").

As our business grows and changes, we may need to update this statement to align with those changes. As such, when you receive an updated Privacy Statement, please ensure that it is reviewed by yourself.

Process/Processing

To assist you with understanding this statement, we include an explanation of what it means to *process* your personal information. "Process" means anything that is done with any personal information, whether or not by automated means, such as collection, recording, organization, structuring, storage, retrieval, consultation, use, dissemination by means of transmission, distribution or making available in any other form, merging, linking and blocking, degradation, erasure or destruction of information.

WHY we process your personal information

In order to perform our mandate as your broker and as a financial intermediary, your personal information will be processed for the following reasons:-

1. To verify your identity and company registration details;
2. To issue, administer and manage your insurance policies;
3. To obtain insurance quotations from various insurers;
4. To deal with premiums;
5. Assisting you to enter into an insurance agreement with insurers;
6. To process insurance claims and to take recovery action;
7. To notify you of new products or developments that may be of interest to yourself;
8. To confirm, verify and update your details;
9. To carry out any instructions that pertain to your insurance policy;
10. To detect and prevent fraud; and/or
11. To comply with any legal requirements.

WHAT personal information we may process

The following Personal Information may be processed by us for the purposes set out above:-

1. Full names and surname;
2. Identity and/or passport number;
3. Home and/or business address;
4. Contact details;
5. Banking details;
6. Insurance and claims history;
7. Company name and registration number; and/or
8. Where the policyholder is a company, information about the assets of the company and further information on how the business trades.

WITH WHOM we share your personal information

In order to provide our services and products to you, we may share your personal information with the following persons:

1. Our staff members;
2. Insurance and reinsurance companies;
3. External compliance officers;
4. Industry bodies;
5. Regulatory bodies;
6. State institutions;
7. Service providers such as specialist investigators, consultants and loss adjusters;
8. Premium collection agencies; and/or
9. Insurance systems operators.

The recipients and third parties are also obligated, in their own right, to take necessary precautions to treat your personal information confidentially and with the required security measures and protocols.

WHEN we share your personal information

Instances of when we may share your personal information include:

1. When you have given us direct permission to do so;
2. When required by a legal and/or regulatory authority, either upon request or for the purposes of reporting any actual or suspected breach of applicable laws or regulation.
3. To protect and defend our rights and property, including our intellectual property.

Please note that unless you have given us express permission to share your personal information with other parties for their own marketing purposes, we will never do so.

HOW we process and protect your data

We have taken all reasonable precautions to protect your personal information from theft, unauthorised access and disruption of services. Our security controls are designed to maintain an appropriate level of data confidentiality, integrity and availability.

All personal information collected is stored and maintained on secure servers with only authorised persons having access to this information. This, for purposes of maintaining and processing your policy, claims, complaints or any enquiries you may have. We regularly test our data centres, systems and other assets for any security vulnerabilities.

When you use any of our digital channels like our website or our app, we receive and store information generated by your activities (usage data gathered by cookies) and other information. Other information which is automatically generated from your browser or mobile device includes your IP address, browser type, geographic location and preferred language. While most of this data is not personally identifiable, some of it, either alone or linked with other information, may allow your identity to be discovered. We treat this combined data as personal information and it is protected accordingly.

Please note, no data transmission over the Internet or data storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any personal information you might have with us has been compromised), please immediately notify us at popia@garrun-group.co.za.

Your rights

You have the right to access the personal information we hold about you. You further have the right to request that your personal information be changed or deleted from our records.

Contact us

Should you have any questions relating to our Privacy Statement and ancillary documentation, please contact us at popia@garrun-group.co.za.

In addition, should you wish to access or update your personal information or preferences, please contact your broker/policy administrator.