



INSURANCE BROKERS

PROTECTION OF PERSONAL INFORMATION PRIVACY STATEMENT

June 2021

GIB Insurance Brokers (PTY) LTD
FSP Licence No. 10406



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1. WHO WE ARE

GIB Insurance Brokers (Pty) Ltd (“GIB”) Registration number 1990/003583/07. GIB is an authorised financial services provider. The FSP license number 10406.

The GIB group was founded in 1982 and has grown to be one of South Africa’s leading composite insurance broking houses. Our Head Office is based in Johannesburg with an international network structure in over 100 countries, developed to satisfy our clients’ global needs.

2. PURPOSE OF PRIVACY STATEMENT

Respecting and protecting your Personal Information is very important to GIB. It is also a Constitutional right, legal, and good business practice requirement, which we take very seriously.

When you engage with us, you trust us with your personal information. We are committed to protecting your right to privacy.

The protection of Personal Information Act (“POPI”) Act (“POPI Act”) guides how we collect, use and disclose personal information we obtain from you.

The purpose of this Privacy Statement is to disclose how we collect, use, share and otherwise process your personal information, in line with the POPI Act.

3. PROTECTING YOUR PERSONAL INFORMATION AND MAINTAINING CONFIDENTIALITY

We accept joint responsibility and accountability with you to responsibly manage and protect your personal information when providing our services and solutions to you. We are committed to protecting your privacy and will ensure that your personal information is used appropriately, transparently, and according to applicable law.

We will keep your personal information confidential. You may have given us this information yourself or we may have collected it from other sources, under specific allowed legal conditions.

4. ACTING FOR OTHER PARTIES

You undertake that when you give us personal information about other parties (including but not limited to your employees), you have obtained permission from them to share their personal information with us. We will process any third-party information given to us in line with the purposes set out in this privacy statement and/or allowed for by law.

5. WHAT INFORMATION WE COLLECT

We collect and process your personal information mainly to provide you with access to the services we provide and products and services of the providers with whom we have contractual agreements in place to help us improve our services to you.

The type of information we collect will depend on the need for which it is collected and will be processed for that specific purpose only. Where possible, we will inform you what information you are required to provide to us and what information is optional.

With your consent, we may also supplement the information that you provide to us with information we receive from other providers in order to offer you a more consistent and personalised experience in your interactions with us.

When you elect to take up offerings from our contracted providers, they may also require additional information from you and they will be subject to the same legal requirements as we are subject to.

We have a duty to take all reasonably practicable steps to ensure your personal information is complete, accurate, not misleading and updated. To enable this, we will always obtain personal information from you directly.

6. HOW WE USE YOUR INFORMATION

We will use your personal information only for the purposes for which it was collected and agreed to with you. This may include:

Providing products or services to you and to carry out the transaction you requested:

- ▽ For underwriting purposes;
- ▽ Assessing and processing claims;
- ▽ Conducting credit reference searches or verification;
- ▽ Confirming and verifying your identity;
- ▽ For credit assessment and credit management;
- ▽ For purposes of claims history;
- ▽ For detection and prevention of fraud, crime, money laundering or other malpractice;
- ▽ Conducting market or customer satisfaction research;
- ▽ For audit and record keeping purposes;
- ▽ In connection with legal proceedings;
- ▽ Providing our services to you, to carry out the services you requested and to maintain and constantly improve our relationship with you;
- ▽ Providing you with communications in respect of GIB and regulatory matters that may affect you;
- ▽ In connection with and to comply with legal and regulatory requirements or when it is otherwise allowed by law;
- ▽ Where necessary to provide Group-wide services, benefits and infrastructure to help you in your personal or professional capacity.

7. DISCLOSURE OF YOUR INFORMATION

We need to disclose your personal information to our providers whose services or products you elect to use. We have agreements in place to ensure that they comply with our privacy terms and conditions.

We may also share your personal information with, and obtain information about you from third parties for the purposes listed above.

If a third party asks us for any of your personal information, we will share it with them only if:

- ▽ You have already given your consent for the disclosure of this information to that third party; or
We have a legal or contractual duty to give the information to that third party, including insurers and re-insurers. This information could be sourced either directly or through a database operated by or for insurers as a group, at any time. Such information could be detailed, abbreviated or in a coded form and includes sharing of information on Industry Registers.
- ▽ We may also disclose your information where we have a duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect our rights.

8. SHARING YOUR PERSONAL INFORMATION OUTSIDE SOUTH AFRICA

We may need to transfer your personal information outside of South Africa.

We will ensure that any country, company, or person that we share your personal information with is subject to a law, binding corporate rules or binding agreement which provide an adequate level of protection of your personal information.

9. SAFEGUARDING YOUR INFORMATION

The POPI Act requires us to adequately protect the personal information we hold and to avoid unauthorised access and use of your personal information. We will continuously review our security controls and processes to ensure that your personal information is secure.

If we need to transfer your personal information to another company for processing or storage, we will ensure that any party to whom we pass on your personal information will treat your information with the same level of protection as required from us.

10. YOUR RIGHTS TO ACCESS AND CORRECTION OF YOUR PERSONAL INFORMATION

You have the right to know what personal information we hold about you. We will take all reasonable steps to confirm your identity before providing details of your personal information.

If you wish to receive a copy, you can contact us at the numbers or addresses listed below:

Information Officer: Mr Jurie Erwee
Telephone Number: (011) 483 1212
Postal Address: PO Box 3211 Houghton 2041
Physical Address: GIB House, 3 West Street, Houghton
E-mail Address: jurie@gib.co.za
Website: www.gib.co.za

You also have the right to ask us to update, correct or delete your personal information. Where we cannot delete your personal information, we will take all steps to make it anonymous. We may only keep your personal information for as long as permitted by law.

Some of the legislation that governs how we should collect and keep personal information include:

- ▽ Short-term Insurance Act of 1998;
- ▽ Financial Advisory and Intermediary Services Act of 2002;
- ▽ Promotion of Access to Information Act of 2000; and
- ▽ Protection of Personal Information Act of 2013.

11. CONCERNS OF USING YOUR PERSONAL INFORMATION

If you believe that we have processed your personal information contrary to the POPI Act, we will appreciate it is your first attempt to resolve any concerns with us. You also have the right to lodge a complaint with the Information Regulator, under POPIA. Their contact details are:

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

12. DEFINITION OF PERSONAL INFORMATION

Your Personal Information is defined by the Protection of Personal Information Act (the Act) as:

“means information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person, including, but not limited to— (a) 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; (b) information relating to the education or the medical, financial, criminal or employment history of the person; (c) any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment to the person; (d) the biometric information of the person; (e) the personal opinions, views or preferences of the person; (f) 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; (g) the views or opinions of another individual about the person; and (h) 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”.

13. CHANGES TO THIS NOTICE

We may unilaterally change this Privacy Statement from time to time. Please check our website periodically to inform yourself of any changes on www.gib.co.za.