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PRIVACY NOTICE

1. Introduction

This notice describes how Factory & Industrial Risk Managers (Pty) Ltd (“F&I”), collects, uses, shares and retains the personal information provided by our policy holders, staff and service providers respectively and informs these data subjects of their rights regarding the use, access and correction of this personal information. F&I is committed to ensuring that any personal information received is protected and handled in accordance with the Protection of Personal Information Act, Act No. 4 of 2013 (“POPIA”).

2. Who is F&I?

F&I is an insurance underwriting manager established in 1999. Its principal place of business is 18 Pine Street, Northmead, Benoni and office number is 011 615-1640 with the main e-mail address being info@facind.co.za. The managing director, Donovan Harvey, is its Information Officer and he can be contacted on telephone 011 615 1640 or e-mail donovan@fiinsure.co.za. The Deputy Information Officer is Tamarisa-Anne Parker, head of the legal department and she can be contacted on telephone 011 615 1640 or e-mail tamarisa@fiinsure.co.za.

3. What personal information does F&I process and store about you/your business?

- 3.1 F&I may collect the following personal information from potential and actual clients: name, address, contact details, identity number, business name, business registration number, business VAT number, risk address, claims history, driver’s license details, bank account details. The specific personal information required is dependent on the insurance cover required.
- 3.2 F&I collects the following personal information from employees: name, address, contact details, identity number, next of kin name and contact details, bank account details.
- 3.3 F&I collects the following personal information from our service providers: name, address, contact details, bank account details.

18 Pine Street, Northmead, Benoni, 1501. P.O.Box 615, Bedfordview 2007. Tel +27 (0)0861 FACIND (322463)
Directors: D. Harvey (MD) B. Muller , S. Emms, C.J. Elliot (Brit), M. Aylward (Brit)
Factory and Industrial Risk Managers (Pty) Ltd is an authorised Financial Services Provider (FSP 9138)
PReg. No. 99/12242/07. Factory & Industrial Risk Managers (Pty) Ltd. VAT Reg. No. 4470183619



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4. Why F&I collects and processes your personal information

- 4.1 The basis on which F&I receives and processes your personal information is to provide you with our products and services, performance of the contract of insurance, employment and also in terms of legal and regulatory obligations imposed by the Financial Service Conduct Authority, Financial Intelligence Centre and South African Revenue Services.
- 4.2 We make use of the personal information collected to:
 - 4.2.1 assess your application to receive the insurance services;
 - 4.2.2 evaluate risks relating to your prospective or existing insurance policy;
 - 4.2.3 offer, administer and manage the services provided to you, including providing initial and renewal quotations;
 - 4.2.4 process your payment of the insurance premium including any required adjustments if F&I is collecting premium from you directly, alternatively, instruct the applicable service provider to do so on F&I's behalf;
 - 4.2.5 investigate and settle claims or complaints in relation to insurance policies and/or the services provided;
 - 4.2.6 trace debtors and recover any outstanding debt in connection with the services provided;
 - 4.2.7 fulfil legal and regulatory obligations and monitor compliance with same;
 - 4.2.8 fulfil the role of employer and manage all the obligations associated therewith in terms of your employment contract;
 - 4.2.9 assess your ability to be an F&I service provider;
 - 4.2.10 process your payment for services rendered.
- 4.3 If you do not provide F&I with your personal information, we cannot provide you with insurance cover, fulfil our obligations as employer or fulfil our obligations to you as an F&I service provider.



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5. How F&I collects your personal information

- 5.1 As an employee of F&I, your personal information is collected from you directly when you begin employment with F&I and complete all necessary paperwork required for new employees.
- 5.2 As a client or potential client of F&I, your personal information is provided to F&I via our broker network and the specific personal information provided depend on the cover you require.
- 5.3 As a service provider of F&I, your personal information is collected by F&I from you in terms of an agreement and/or to enable F&I to fulfil its obligations to you as service provider.

6. Who F&I shares your personal information with

- 6.1 In order to provide our products and services to you, we may share your personal information with our insurance partners, other insurers, industry bodies, credit agencies and our service providers. These are some examples of when we will share your personal information: with various service providers of F&I for the purposes of providing insurance and rendering insurance associated services (e.g., surveying risks, assessing losses, processing claims, recoveries, third party claims).
- 6.2 As F&I operates through a broker network, your personal information will always be shared with your broker as your authorised representative.
- 6.3 As an employee of F&I, your personal information may be shared with service providers who assist F&I in the fulfilment of its obligations as employer in terms of your employment contract and when required to do so by any regulatory authority such as the Financial Services Conduct Authority.
- 6.4 As a service provider of F&I, certain of your personal information may be shared (e.g. name and contact details) with third parties relating to the specific service you provide.



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7. Data Retention and Destruction

We will retain your personal information for as long as is reasonably necessary to fulfil the relevant purposes set out in this Privacy Notice. The retention period will primarily be determined by relevant legal and regulatory obligations and/or the duration of our business relationship with you, your business or another associated party. We maintain our data retention policy and update same on an annual basis. In exceptional circumstances, we may retain your personal information for longer periods of time if we reasonably believe there is a prospect of litigation, in the event of any complaints or there is another valid business reason the data will be needed in the future.

8. Cross-Border Transfers

- 8.1 Periodically we may need to share your personal information with Lloyds who is based in the European Union. We may also make other disclosures of your personal information overseas, for example if we receive a legal or regulatory request from a foreign law enforcement body.
- 8.2 We will always take steps to ensure that any cross-border transfer of personal information is carefully managed to protect your rights and interests and accordingly:
- 8.2.1 We will only transfer your personal information to countries which are recognised to provide an adequate level of legal protection or where we can be satisfied that arrangements are in place to protect your privacy right by ensuring an adequate and consistent level of protection.
- 8.2.2 Transfers to service providers and other third parties will always be protected by contractual commitments and where appropriate further assurances.
- 8.2.3 Any requests for information we receive from law enforcement or regulators will be carefully checked before we disclose any personal information.
- 8.2.4 Information relating to the safeguards in place for all cross-border transfers can be obtained by writing to the Deputy Information Officer, whose details appear in paragraph 2 above.



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9. Information Security

The security of your personal information is important to F&I. Appropriate security measures have been implemented to protect the confidentiality, integrity and availability of the personal information collected about you to ensure that such information is processed in accordance with applicable data privacy laws.

10. Your rights

10.1 You have certain rights which you can exercise in relation to the information we hold about you or the juristic entity that you represent. If you make a request to exercise any of your rights, F&I reserves the right to ask you for a proof of your identity. F&I aims to acknowledge your request as soon as possible and will address your query within one month of receipt of your request.

10.2 You have the following rights:

10.2.1 You are entitled to request confirmation whether we are processing your data, a copy of your data, and information about purposes of processing, details of who we disclose it to, whether we transfer it abroad, how we protect it, how long we keep it for, what rights you have, where we got your data from and how you can make a complaint.

10.2.2 If you believe the personal information we hold about you is inaccurate or incomplete, you can request the inaccuracy or incompleteness to be rectified.

10.2.3 If you withdraw your consent, terminate a contract with us or you believe the personal information is no longer necessary for the purposes for which it was collected, you may request that F&I delete your information. However, this will need to be balanced against other factors, for example there may be certain regulatory obligations which mandate that your personal information is to be kept for a certain period and that could mean F&I cannot comply with your request.

10.2.4 You can ask F&I to keep but not use your personal data, but only where:

10.2.4.1 Its accuracy is contested, to allow us to verify its accuracy; or

10.2.4.2 The processing is unlawful, but you do not want it erased; or

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10.2.4.3 It is no longer needed for the purposes for which it was collected, but F&I still needs it to establish, exercise or defend legal claims; or

10.2.4.4 You have exercised the right to object, and verification of overriding grounds is pending.

10.2.5 We can continue to use your personal data following a request for restriction, where we have your consent; to establish, exercise or defend legal claims; or to protect the rights of another natural or legal person.

10.2.6 If F&I collected your information under a contract or your consent, you can request us to provide your personal information to another third party of your choice.

10.2.7 You have the right to object at any time to processing of your personal information where processing is necessary for the performance of a task carried out in the public interest, or in the exercise of an official authority vested in the controller. You may also object where the processing is necessary for the purposes of the legitimate interests, except where such interests are overridden by your interests or fundamental rights and freedoms, in particular where the personal information is special personal information, for example, information of a child.

11. Changes to this Notice

This Notice is not contractual, and F&I reserves the right to amend it from time to time to ensure it continues to accurately reflect the way that personal information is collected and used. Any updates or changes to this Notice will be made available to you. You should periodically review this Notice to ensure you understand how we collect and use your personal information.

12. Complaints

If you are not satisfied with our response or believe we are not processing your personal data in accordance with legal requirements you can make a complaint to our Information Officer or Deputy Information Office on the details in paragraph 2 above. If you are unable to reach our information officers, you can contact the South Africa Information Regulator on their complaints e-mail: complaints.IR@justice.gov.za and general e-mail: infoereg@justice.gov.za.