



PRIVACY STATEMENT

This Privacy Statement describes our policies and procedures on the collection, use and disclosure of Your information when You use the Service and tells You about Your privacy rights and how the law protects You.

We use Your Personal data to provide and improve the Service. By using the Service, You agree to the collection and use of information in accordance with this Privacy Statement.

REAM is committed to protecting your privacy and to ensure your personal information is processed lawfully, fairly, and transparently. A copy of our Data Protection Management Framework can be requested in writing to info@reambrokers.co.za. In line with the Protection of Personal Information Act, 4 of 2013, we confirm to you the following:

i) We may collect the following personal information from you:

- a) Title
- b) Name and Surname;
- c) Identity or Passport Number
- d) Contact Details
- e) Postal and Street addresses
- f) Claims History
- g) Details of your previous insurances held
- h) Occupation
- i) Financial Information (Banking details)
- j) Browsing habits and click patterns on our websites
- k) Any other personal information necessary to process your request for insurance

ii) How do we collect your personal information

Director: R.V. du Plessis A.C.I.I A.I.I.S.A Chartered Insurance Practitioner (CEO)

Physical Address: Unit 2, 86 Regency Drive, Route 21 Corporate Park, Centurion, 0178

Postal Address: PO Box 11975, Aston Manor 1630

Email: info@tuffstuff.co.za

Tel : 0861 44 44 00 | **Fax :** 011 394 8917

- a) We will always collect your personal information directly from you where possible
- b) When you submit an online quote request, complete the website contact form, or contact us through any social media platform, you are submitting your personal information to us
- c) We may obtain personal information about you through publicly available platforms
- d) Where we need to obtain personal information about you from any other source, we will request your consent

iii) Purpose of processing

- a) REAM processes Personal Information relating to both individual and juristic persons in order to carry out its business, organisational functions, in order to perform its appointed function to the service provider, to deliver services in accordance with insurance contracts entered into with clients and to fulfil our lawful obligations.
- b) We process your personal information to provide you with the services requested by you and as contracted in terms of your policy cover and benefits associated therewith, which includes:
 - Making contact with you regarding your insurance arrangements
 - For the purposes of underwriting, fair assessment of risks and claims processing
 - To respond to your inquiries and/or complaints
 - To confirm and verify your identity or to verify that you are an authorised person for security purposes
 - To process premium payments via debit order
 - For the detection and prevention of fraud, crime, money laundering or other malpractice
 - To conduct market or customer satisfaction research or for statistical analysis;
 - For audit and record keeping purposes;
 - In connection with legal proceedings
- c) In addition, your personal information may be retained for legal or research purposes

iv) What we do with your personal information:

- a) We will use your personal information only for the purpose for which it was collected and agreed by you
- b) Your personal information will be retained for no longer than necessary for contractual, legal, and statistical purposes
- c) Further processing of personal information will only be done if such further processing is in line with the original purpose

d) Destruction of personal information will be done in accordance with our information destruction policy

v) Information Sharing

- a) To give effect to the contract entered into, we must share certain personal information with third parties such as tracking companies; roadside assistance, your product provider and all other service suppliers
- b) We may share your personal information with other Insurance Companies or their agents
- c) We may share your personal information with third parties located outside of the RSA to give effect to certain policy benefits, e.g., Repatriation or medical evacuation etc.
- d) We may also share your personal information in circumstances where we have a duty or a right to disclose in terms of law or industry codes, or where we believe it is necessary to protect our rights
- e) When we must share your personal information with a third party, we impose appropriate security, privacy and confidentiality obligations on them to ensure your information is kept secure

vi) Information Security

- a) We are legally obliged to provide adequate protection for the personal information we hold and to avoid unauthorised access and use of personal information
- b) We process your personal information in a proper manner and will take appropriate security measures to prevent loss of, damage of personal information, unauthorised access, disclosure, modification, or unauthorised destruction of the data.
- c) We will store all the personal information in secured environments, for example on secured servers in a protected data centre.
- d) We review our security controls on an ongoing basis to ensure your information remains secure
- e) Our security controls cover:
 - Physical Security
 - Computer and network security
 - Access to personal information
 - Sharing of personal information
 - Monitoring access and use of personal information
 - Information Destruction Policy

- Reviewing of security control procedures
- Investigating and reacting to security incidents

vii) Your rights

- a) You have the right to request details on the personal information we hold about you
- b) You have the right to request a copy of the personal information we hold about you which may be subject to a legally allowable fee
- c) You have the right to request updating, correction, or deletion of your personal information, except where such information is held in terms of law
- d) You have the right to withdraw consent or object to the processing of your personal information at any time
- e) You have the right to submit a complaint to the Regulator alleging interference with the protection of the personal information of a data subject.

viii) Consent

- a) We must obtain your consent prior to processing your personal information.
- b) By signing of this document, you understand the implication and agree that, where appropriate, the Company Representative and FSP may process your personal information under the above conditions and within the purpose specified
- c) By signing of this document you hereby agree to the processing of your personal information held or that is provided by another person on your behalf in respect of any insurance policy or claim made or lodged by you.
- d) By the signing of this document you further agree to the sharing of your personal information for the purposes set out above
- e) You acknowledge that the personal information may be verified against legally recognised sources or databases.

ix) Complaints

INFORMATION REGULATOR

You have the right to complain to the Information Regulator, whose contact details are:

Tel: 012 406 4818

Fax: 086 500 3351

Email: info@justice.gov.za

x) Contact us

- a) This Privacy Notice applies to REAM Insurance Brokers (Pty) Ltd, and where applicable, incorporating all its operating entities.
- b) Should you wish to exercise any rights as outlined in vii) above, or if you have any questions, complaints or concerns regarding this privacy notice, data privacy and our treatment of your Personal Information, please contact us at: info@reambrokers.co.za
- c) Please note that in exercising of your rights as outlined in vii) above, we will request verification of your identity before any request is processed