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BLUE ANCHOR RISK SOLUTIONS (PTY) LTD

PROTECTION OF PERSONAL INFORMATION ACT

POLICY

2023

This policy explains how we obtain, use and disclose and protect any personal information that has been provided or we collect, as is required by the Protection of Personal Information Act (“POPIA”)

At Blue Anchor we are committed to protecting your privacy and to ensure your personal information is collected and used properly, lawfully and transparently.

Who we are:

In this notice “BARS”, Blue Anchor or “we” refers to Blue Anchor Risk Solutions (Pty) Ltd that operate in South Africa.

The information we collect:

We collect and process personal information mainly to provide you with adequate insurance cover based on your own risk profile and to ensure that we have the correct and most up to date information.

We collect information through our website and through other means (for example, from completed proposal forms, claim forms, telephone calls, e-mails and other communications with us, as well as from third parties involved in our business dealings with you). Where possible, we will inform you what information you are required to provide to us and what information is optional.

“Personal Information” means information relating to an identifiable, living, natural person and where applicable, an identifiable, existing juristic person.

We also collect information about you from other sources as explained below.

How we use your information:

We will use the information only for the purposes for which it was collected or agreed with you, for example:

- To provide our products or services to you, to carry out the transaction you requested and to maintain our relationship;
- For underwriting purposes;
- To assess and process claims;
- To conduct credit reference searches or verification;
- To confirm and verify your identity or to verify that you are an authorized user for security purposes;
- 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.

We will also use your personal information to comply with legal and regulatory requirements or industry codes to which we subscribe or which apply to us, or when it is otherwise required by law. (for example to protect “BARS” interests.)

Ongoing Financial Services:

Given our aim to provide you with ongoing financial services, we would like to use your information to keep you informed about other financial products and services which may be of particular interest to you.

Disclosure of information:

We may disclose your personal information to our service providers who are involved in the delivery of products or services to you. We have agreements in place to ensure that they comply with these privacy terms.

We may share your personal information with, and obtain information about you from:

- Third parties for the purposes listed above, for example credit reference and fraud prevention agencies, law enforcement agencies;
- Other insurers to prevent fraudulent claims;
- Other companies when we believe it will enhance the services and products we can offer to you, but only where you have not objected to such sharing;
- Other third parties from whom you have chosen to receive marketing information.

We may also disclose your information:

- Where we have a duty or a right to disclose in terms of law or industry codes;
- Where we believe it is necessary to protect our rights.

Information Security:

We are legally obliged to provide adequate protection for the personal information we hold and to stop unauthorised access and use of personal information. We will, on an ongoing basis, continue to review our security controls and related processes to ensure that your personal information is secure.

Our security policies and procedures cover:

- Physical security;
- Computer and network security;
- Access to personal information;
- Secure communications;
- Security in contracting out activities or functions;
- Retention and disposal of information;
- Acceptable usage of personal information;
- Governance and regulatory issues;

- Monitoring access and usage of private information;
- Investigating and reacting to security incidents

When we contract with third parties, we impose security, privacy and confidentiality obligations on them to ensure that personal information that we remain responsible for, is kept secure.

We may need to transfer your personal information to another country for processing or storage. We will ensure that anyone to whom we pass your personal information agrees to treat your information with the same level of protection as we are obliged to.

Your rights: Access to information:

You have the right to request a copy of the personal information we hold about you. To do this, simply contact us at the numbers/addresses listed below and specify what information you would like. WE will take all reasonable steps to confirm your identity before providing details of your personal information.

Please note that any such access request may be subject to a payment of a legally allowable fee.

Correction of your information:

In certain cases you have the right to object to the processing of your personal information. You have the right to ask us to update, correct or delete your personal information. You may do this by contacting us at the numbers/addresses provided below.

We will take all reasonable steps to confirm your identity before making changes to personal information we may hold about you.

We would appreciate it if you would keep your personal information accurate. Please update your information whenever your details change.

Changes to this notice:

Please note that we may amend this Notice from time to time.

How to contact us:

If you have questions about this Notice or believe we have not adhere to it, or need further information about our privacy practices or wish to correct your personal information, please contact us at the following numbers/addresses:

Telephone: 011 704 2768

Email: info@barisks.co.za

Information Regulator:

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

Information Regulator

Tel: 012 406 4818

Fax: 086 500 3351

Email: infoereg@justice.gov.za