

Consent to Process Personal Information

In accordance with the Protection of Personal Information Act No 4 of 2013 (POPIA), Travel Insurance Consultants (TIC), a division of Santam Limited (Santam / TIC used interchangeably) is committed to protecting your privacy and the integrity of your Personal Information by dealing with it in a lawful, legitimate and responsible manner. We take the protection and use of your information very seriously and therefore this notice will take precedence over any other notice, of any agent, broker or entity, that your information has been received or obtained from.

This notice seeks to inform you of what personal information means, about why we need to collect information about you, whether it is information shared by you or we obtain it during the course of our interactions or relationship and how that information will be dealt with by us.

Your Declaration and Informed Consent

I understand and consent to the collection and use of my Personal Information by Santam and the purpose for which it is required and that such information will be collected through my use of the systems, tools, products and services.

I declare that all Personal Information supplied to Santam for the purposes of processing and administering my policy or quotation for related legal and operational reasons is accurate, up-to-date, not misleading and complete in all respects. I undertake to advise Santam of any changes to my Personal Information should any of these details change.

What does Personal Information mean?

Personal Information is defined as: information relating to an identifiable, living natural/juristic person, including, but not limited to—

- 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;
- information relating to the education or the medical, financial, criminal or employment history of the person;
- any identifying number, symbol, email address, physical address, telephone number, location information, online identifier or other particular assignment to the person;
- the biometric information of the person;
- the personal opinions, views or preferences of the person;
- 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;
- the views or opinions of another individual about the person; and
- 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.

What does Special Personal Information mean?

In certain instances, consent to process Special Personal Information may be required from you either by Santam or by an authorised third party. Special Personal Information can be highly sensitive in nature and therefore a higher degree of protection is given to such information under POPIA. Special Personal Information is a person's Personal Information that concerns their religious or philosophical beliefs, race or ethnic origin, trade union membership, political persuasion, health, sex life, biometric information or criminal behaviour. Such information, if needed, will be requested of you at the time it is necessary for the policy to perform. If you withhold such information, performance of the policy may be delayed or may not be possible.

Why we collect your Personal Information?

As an Insurer, we may collect your Personal Information for the following reasons, some of which are mandatory:

- process policy applications;
- administering your policy;
- underwriting purposes;

- to conclude an agreement with you
- to meet our obligations under an agreement with you
- to provide you with access to our products and services, including but not limited to analysis, advice or intermediary services in relation to your policy;
- monitor and analyse your conduct relating to the policy for fraud, compliance and other risk-related purposes;
- develop new products and services;
- to help us improve our offerings to you;
- to confirm and verify your identity or to verify that you are an authorised 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;
- to comply with legal and regulatory requirements or industry codes to which we subscribe or which apply to us, or when it is otherwise allowed by law.

The information we collect will depend on the purpose for which it is processed. We will only collect information that Santam requires for the purposes it deems to be in your interest. In some instances, we will inform you of what information you are required to provide us and what information is optional.

Information will primarily be collected directly from you; however, we may also collect and/or verify information about you, potentially electronically, from other sources, with or without your knowledge. We may collect such information about you from contracted parties or publicly available sources such as electoral rolls, court judgements, bankruptcy or repossessions, credit rating agencies and verification agencies.

Website usage information is collected using “cookies” which allows us to collect standard internet visitor usage information.

Do we disclose your Personal Information?

Your Personal Information will be kept confidential, however, under certain circumstances, to ensure the purpose of collection is met, we may lawfully disclose it to the following third parties:

- Service providers, including emergency medical service providers;
- Subcontractors;
- Agents;
- Reinsurers;
- Insurance associations or other insurers;
- Medical and statutory authorities;
- Santam personnel;
- Court of Law;
- Governmental bodies;
- The regulator.

We may also disclose your Personal Information, where we are required to disclose in terms of law or industry codes or where we believe it is necessary to protect our rights. The third parties above may sometimes be located outside the Republic of South Africa.

We have agreements and security measures in place to ensure that all third parties to whom your Personal Information is disclosed comply with the terms and provisions of the POPIA. We ensure that third parties fully understand the duties and obligations they become encumbered with in retaining the privacy and integrity of your Personal Information.

How we protect your Personal Information?

In terms of the law, we are obliged to implement measures and strategies to ensure protection of your Personal Information, whereby, unauthorised access and use is deterred. Our security policies and procedures, which are reviewed on an ongoing basis include the following:

- 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;
- Investigating and reacting to security incidents.
- Digital Behaviour

- Cyber Security
- Information and Data Privacy
- Access and Information

Information Collection

Santam engages third parties that help it deliver its banner advertisements and other online communications. The third parties may collect and use information about Santam customers to help us understand the offers, promotions, and types of advertising that are most appealing to its customers.

The personal information they collect is aggregated and cannot be linked to a person. If you do not wish your personal information to be used in this way, please notify us. Third party vendors, including Google and DoubleClick, show Santam's ads on sites on the internet. Third party vendors, including Google and DoubleClick, use cookies to serve ads based on a user's prior visits to Santam's website.

Users may opt out of Google and DoubleClick's use of cookies by visiting the Google advertising opt-out page or by visiting the Network Advertising Initiative opt out page.

How to access your Personal Information?

You may contact us to enquire what Personal Information we hold for you. We will make the information available to you once we are reasonably satisfied that you have confirmed your identity to us.

How to correct your Personal Information?

You may update, correct, amend or delete your Personal Information at any time. We will take reasonable steps to confirm your identity before making changes to Personal Information.

Do we amend this Notice?

Please note that we may amend this notice from time to time. Please check this web page regularly for changes. The terms of use may change from time to time and without notice. The changed terms are also binding.

How to complain?

You have the right to address any complaints you may have regarding your Personal Information to our complaints department, details of which are available on our website, alternately you may contact the Information Regulator:

The Information Regulator (South Africa)

JD House, 27 Stiemens Street,
Braamfontein,
Johannesburg, 2001

P.O Box 31533
Braamfontein
Johannesburg, 2017

Complaints email: complaints.IR@justice.gov.za

General enquiries email: infoereg@justice.gov.za.

SALU Building

316 Thabo Sehume Street

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PRETORIA

Tel: 012 406 4818

Fax: 086 500 3351