



## PROTECTION OF PERSONAL INFORMATION POLICY

### SCOPE

The Protection of Personal Information Act (POPIA) is data protection legislation that obliges organisations to deal with the collecting, processing, storing and destroying of personal information in a certain way to promote the constitutional right to privacy and the right to access to information.

### 1. INTRODUCTION

The Protection of Personal Information ("POPI") Act requires us to inform you how we use and disclose personal information we obtain from you.

We are committed to protecting your privacy and will ensure that your personal information is used appropriately, transparently and according to applicable legislation in order to protect your constitutional rights to treat you fairly.

### 2. OUR BUSINESS

PrestGroup is a well-established and respected short-term insurance broker and intermediary specialising in marine, commercial and personal lines insurance products as well as credit insurance and bonds and guarantees.

### 3. WHAT INFORMATION DO WE COLLECT?

We collect and process your personal information mainly to provide you with access to the services and products of the providers with whom we have contractual agreements in place to ultimately serve you, our client. 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 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 which will be subject to the same privacy regulations as we are subject to.

Consent will be obtained in a clear, specific, and informed manner, and individuals will be able to withdraw consent at any time without prejudice. We will not process personal information without a lawful basis as defined in POPIA.



#### 4. HOW DO WE USE 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 the 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 PrestGroup (Pty) Ltd 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.

#### 5. DISCLOSURE OF YOUR INFORMATION

We may disclose your personal information to our providers whose services or products may suit your needs. We have agreements in place to ensure that these service providers 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 in 4 above.

We may also disclose your information where we have a legal duty to do so in terms of applicable legislation, or where it may be necessary to protect our rights as organisation.

#### 6. SAFEGUARDING AND RETENTION OF 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 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.

We will retain your personal information only for as long as necessary to fulfil the purposes for which it was collected or to comply with legal, regulatory, or contractual obligations. Once the information is no longer required, it will be securely deleted or anonymized. In the event of a data breach, we will notify the Information Regulator and affected data subjects without undue delay, in accordance with Section 22 of POPIA. If personal information is transferred outside of South Africa, we will ensure that the recipient country has adequate data protection laws or that appropriate safeguards are in place, such as binding corporate rules or standard contractual clauses.

## 7. YOUR RIGHTS TO ACCESS, CORRECT AND DELETE OF YOUR PERSONAL INFORMATION

You have the right to access the personal information we hold about you. You also have the right to ask us to update, correct or delete your personal information. We will take all reasonable steps to confirm your identity before providing details of your personal information or making changes to your personal information. You also have the right to object to the processing of your personal information, request restriction of processing, and request data portability where applicable. All requests will be handled in accordance with the procedures outlined by the Information Regulator.

You can contact us at the numbers or addresses listed below to action any request you may have regarding your information:

<b>Information officer</b>	<b>Leonette Kruger (Legal and Compliance)</b>
<b>Telephone number</b>	<b>011 453 9002</b>
<b>Fax number</b>	<b>011 453 9022</b>
<b>Postal address</b>	<b>PO BOX 231 Bedfordview 2008</b>
<b>Physical address</b>	<b>7 Mirage Road Bedfordview 2008</b>
<b>Email address</b>	<b>leonette@prestgroup.co.za</b>
<b>Website</b>	<b>www.prestgroup.co.za</b>

Our Information Officer is registered with the Information Regulator in accordance with Section 55 of POPIA. A list of third-party service providers with whom we share personal information is available upon request. We ensure all third parties are contractually bound to comply with POPIA.

## 8. CHANGES TO NOTICE

Please note that we may amend this Notice from time to time. Please check our website periodically to inform yourself of any changes.



## ROLES, RESPONSIBILITIES AND CONTACT DETAILS

ROLE	RESPONSIBILITY	EMAIL ADDRESS
<b>General</b>		<a href="mailto:complaints@prestgroup.co.za">complaints@prestgroup.co.za</a>
<b>Managing Director</b>	Riaan Grobbelaar	<a href="mailto:riaan@prestgroup.co.za">riaan@prestgroup.co.za</a>
<b>Marine Department</b>		
Marine Director	Leonie van Rooyen	<a href="mailto:leonie@prestgroup.co.za">leonie@prestgroup.co.za</a>
Marine Divisional Director	Susan Duvenage	<a href="mailto:susan@prestgroup.co.za">susan@prestgroup.co.za</a>
Marine Divisional Director	Jean Roos	<a href="mailto:jean@prestgroup.co.za">jean@prestgroup.co.za</a>
<b>Commercial Department</b>		
Commercial Divisional Director	Cecile Myburgh	<a href="mailto:cecile@prestgroup.co.za">cecile@prestgroup.co.za</a>
<b>Financial Department</b>		
Financial Director	Gawie Badenhorst	<a href="mailto:gawie@prestgroup.co.za">gawie@prestgroup.co.za</a>
<b>Legal and Compliance</b>	Leonette Kruger	<a href="mailto:leonette@prestgroup.co.za">leonette@prestgroup.co.za</a>

**Leonette Kruger**  
**Manager: Legal, Compliance & Liabilities and Information Officer**



## POLICY DETAILS

<b>Policy Name</b>	POPIA POLICY
<b>Effective Date</b>	01/10/2019
<b>Date of Last Revision</b>	24/07/2024
<b>Administrator Responsible</b>	Leonette Kruger
<b>Contact Information</b>	<a href="mailto:leonette@prestgroup.co.za">leonette@prestgroup.co.za</a>
<b>Applies to</b>	Clients, All Departments and staff
	Management
<b>Version</b>	4
<b>Author</b>	Leonette Kruger