

1. The Policyholder / Prospective Policyholder (hereinafter the Client) upon submission of their proposal for insurance alternatively submission of their personal particulars in seeking insurance cover, signed a proposal form / debit order instruction form / alternatively agreed to the terms of processing of their personal information verbally during a recorded telephone conversation, incorporating a consent to process personal information for insurance cover and related purposes (including the debit order instruction relevant to the payment of premium) including but not limited to processing of their personal information for policies of insurance and related financial services.
  2. Further to the above-mentioned consent, Constantia hereby provides the following information with respect to processing the Client's personal information for purposes of underwriting and the client hereby provides the consent required by Constantia for processing purposes.
  3. Constantia is committed to protecting our client's privacy and recognises that it needs to comply with statutory requirements in collecting, processing, and distributing of personal information. The Constitution of the Republic of South Africa provides that everyone has the right to privacy and the Protection of Personal Information Act 4 of 2013 ("POPI") includes the right to protection against unlawful collection, retention, dissemination and use of personal information. In terms of section 18 of POPI, if personal information is collected, Constantia, as responsible party, must take reasonably practical steps to ensure that the data subject is made aware of the information being collected.
  4. In order to process information provided by clients, it is necessary to provide third parties with personal information of the client, which personal information includes, but are not necessarily limited to a contact information, financial information, information relating to race, gender, , age, contact details, identity number, name, language and nationality. This information is distributed to service providers and intermediaries, usually by electronic means in the form of an email. This personal information is necessary for purposes of contractual obligations.
  5. Constantia is committed to protecting the clients privacy and recognises that it needs to comply with statutory requirements in collecting, processing and distributing of personal information. The Constitution of the Republic of South Africa provides that everyone has the right to privacy and the Protection of Personal Information Act 4 of 2013 ("POPI") includes the right to protection against unlawful collection, retention, dissemination and use of personal information. In terms of section 18 of POPI, if personal information is collected, Constantia, as responsible party, must take reasonably practical steps to ensure that the data subject is made aware of the information being collected.
  6. In order to process policies of clients or render financial services to clients, it is necessary to provide intermediaries or approved third parties with personal information of the client, which personal information includes, but are not necessarily limited to contact information, financial information, information relating to race, gender, , age, contact details, identity number, name, language and nationality. This information is distributed to service providers and intermediaries, usually by electronic means in the form of an email. This personal information is necessary for purposes of contractual obligations.
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| 6.1 | <i>Type of Information:</i>            | contact information, financial information, information relating to race, gender, age, contact details, identity number, name, language and nationality.  |
| 6.2 | <i>Nature/category of Information:</i> | Personal information for underwriting and rendering financial services  |
| 6.3 | <i>Purpose:</i>                        | <p>For underwriting purposes;</p> <ul style="list-style-type: none"> <li>• To assess and process claims;</li> <li>• Providing on-going administration services for the duration of the contract;</li> <li>• Fulfilling a transaction on request of a data subject;</li> <li>• To respond to your inquiries and/or complaints;</li> <li>• To confirm and verify your identity or to verify that you are an authorised person for security purposes;</li> <li>• For the detection and prevention of fraud, crime, money laundering or other malpractice.</li> </ul> |

6.4	<i>Source:</i>	Constantia collects information either directly from the data subject, the employer or through intermediaries. The source from which personal information was obtained, if not directly from the data subject, will be disclosed.
6.5	<i>Constantia details(Responsible party):</i>	Available on the constantia website <a href="http://www.constantiagroup.co.za">www.constantiagroup.co.za</a>
6.6	<i>Voluntary/Mandatory:</i>	The Client is required to provide the information voluntarily and understands that same is mandatory for purposes of underwriting and acceptance of risk in terms of the financial services rendered.
6.7	<i>Legal Requirement:</i>	Constantia may be required, directly or indirectly, in terms of legislation, and other statutes such as the Financial Intelligence Centre Act 38 of 2001, King 3 or similar statutes, to collect the information in order to report to Government structures and for responsible record keeping and statistical purposes.
6.8	<i>Contractual Requirement:</i>	The information is required in terms of the underwriting process between the client and Constantia.
6.9	<i>Consequences of failure to provide:</i>	Failure to provide the information will result in a failure to extend cover in terms of a policy of insurance to the client.
6.10	<i>Cross border transfer:</i>	Where necessary, the information may be shared with similar institutions in countries who subscribe to similar data protection laws. Where the information is shared with similar institutions which do not subscribe to similar data protection laws, Constantia will enter into an agreement with such entity in terms whereof such entity will be liable to the protection of the personal information.
6.11	<i>Recipients of personal information:</i>	Constantia, its subsidiaries and affiliates, intermediaries and government structures. Where necessary; the information may be shared with other similar institutions.
6.12	<i>Access and right to amend:</i>	The client has the right to access and amend his/her personal information at any reasonable time.
6.13	<i>Right to object:</i>	The client is entitled to object to the use of information. However, such objection may lead to the client being refused the insurance cover sought as the information is required for valid reasons.
6.14	<i>Complaints:</i>	All complaints regarding the use of personal information may be directed to the Information Regulator

## **B. CONSENT**

7. The client (as data subject), by signing this document, hereby consents to the use of his/her personal information contained herein and confirms that:
  - 7.1 the information is supplied voluntarily, without undue influence from any party and not under any duress.
  - 7.2 the information which is supplied herewith is mandatory for the purposes of this agreement and that without such information, Constantia will not enter into agreement with the client; failure to provide the information will result in the underwriting information remaining incomplete which will result in Constantia's inability to extend cover or render financial services to the client.
8. The Client acknowledges that he/she is aware thereof that he/she has the following rights with regard to such personal information which is hereby collected.
  - 8.1 access the information at any reasonable time for purposes of rectification thereof;

- 8.2 object to the processing of the information in which case this agreement will terminate in accordance with the provisions contained herein;
- 8.3 lodge a complaint to the Information Regulator.