

Protection of Personal Information Policy

PERSONAL INFORMATION

Personal information is collected only when an individual knowingly and voluntarily submits information. Personal Information may be required to provide an individual with further services or to answer any requests or enquiries relating to this service.

It is TRA's intention that this policy will protect an individual's personal information from being prejudiced in any way and this policy is consistent with the privacy laws applicable in South Africa.

TRA collects stores and uses the personal information provided by an individual, in order to provide an estimated insurance quotation.

USE OF INFORMATION

TRA needs to collect personal or other information:

- For underwriting purposes
- Assessing and processing claims
- Conducting credit reference searches or verification
- Confirming and verifying an individual's 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
- Following an individual's instructions
- Informing an individual of services
- Making sure TRA's business suits the individual's needs

Personal information that an individual submits is used only for the purpose for which it was intended.

Copies of correspondence that may contain personal information are stored in archives for record-keeping and back-up purposes only.

TRA will not, without an individual's consent, share information with any other third parties, for any purposes whatsoever.

SECURITY

TRA strives to ensure the security, integrity and privacy of personal information submitted. TRA will review and update its security measures in accordance with future legislation and technological advances. Unfortunately, no data transmission over the internet can be guaranteed to be totally secure. However, TRA will endeavour to take all reasonable steps to protect the personal information, which an individual submits to TRA or to TRA's online products and services. TRA will at all times set the highest standards to ensure the integrity of their systems.

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TRA may engage with other organisations to provide support services to TRA. Third Parties are obliged to respect the confidentiality of any personal information held by TRA. A Service Level Agreement is in place with all third parties to ensure adherence to all Privacy Policies.

TRA's employees are obliged to respect the confidentiality of any personal information held by the FSP. All employees are required to sign an employment contract which includes a confidentiality clause.

TRA will not reveal any personal information to anyone unless:

- It is compelled to comply with legal and regulatory requirements or when it is otherwise allowed by law.
- It is in the public interest.
- TRA needs to do so to protect their rights.

TRA endeavours to take all reasonable steps to keep secure any information which they hold about an individual, and to keep this information accurate and up to date. If at any time an individual discovers that information gathered about them is incorrect, they may contact TRA to have the information corrected.

TRA recognises the importance of protecting the privacy of information collected about individuals, in particular information that is capable of identifying an individual ("personal information").

CONTACT INFORMATION

Any questions relating to TRA's privacy policy or the treatment of an individual's personal data may be addressed to the contact details below:

Information Officer:	Nicholas Macindoe - Email Address: nicholasm@totalrisksa.co.za
Joint Information Officer:	Warren Gates - Email Address: warren@totalrisksa.co.za
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