



ENVIROSURE

UNDERWRITING MANAGERS



ENVIROSURE UNDERWRITING MANAGERS (PTY) LTD

FSP NUMBER: 38594

PROTECTION OF PERSONAL INFORMATION ACT NOTICE

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 law.

2. OUR BUSINESS

Envirosure is an Underwriting Manager who write business into our insurer according to our Binder Agreement. We write Environmental Impairment cover.

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 and to help us improve our services to you.

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 in order to offer you a more consistent and personalized 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 and they will be subject to the same privacy regulations as we are subject to.

4. HOW WE USE YOUR 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 EnviroSure 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 you elect to use. We have agreements in place to ensure that they 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 duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect our rights.

6. SAFEGUARDING 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 to another country 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.

7. YOUR RIGHTS TO ACCESS AND CORRECTION 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 can contact us at the numbers or addresses listed below and request the information you would like:

Information officer	Sjanine Tanner
Telephone number	031 205 4918
Fax number	Not Applicable
Postal address	PO Box 16055 Brighton Beach, 4036
Physical address	580 Umbilo Road, Congella, Durban, 4013
Email address	sjanine@envirosure.co.za
Website	www.envirosure.co.za

8. CHANGES TO THIS NOTICE

Please note that we may amend this Notice from time to time. Please check our website periodically to inform yourself of any changes. In case we do not have a website, we will inform you of material changes to this Notice.