



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 in order 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.



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 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.



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

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

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
General		complaints@prestgroup.co.za
Managing Director	Riaan Grobbelaar	riaan@prestgroup.co.za
Marine Department		
Marine Director	Leonie van Rooyen	leonie@prestgroup.co.za
Marine Divisional Director	Susan Duvenage	susan@prestgroup.co.za
Marine Divisional Director	Jean Roos	jean@prestgroup.co.za
Commercial Department		
Commercial Divisional Director	Cecile Myburgh	cecile@prestgroup.co.za
Financial Department		
Financial Director	Gawie Badenhorst	gawie@prestgroup.co.za
Legal and Compliance	Leonette Kruger	leonette@prestgroup.co.za

A handwritten signature in black ink, appearing to read 'Leonette Kruger'.

Leonette Kruger
Legal and Compliance



POLICY DETAILS

Policy Name	POPI POLICY
Effective Date	01/10/2019
Date of Last Revision	31/07/2022
Administrator Responsible	Leonette Kruger
Contact Information	leonette@prestgroup.co.za
Applies to	Clients, All Departments and staff Management
Version	2
Author	Leonette Kruger