

Hello from Hollard

The Protection of Personal Information Act (POPIA)

The Protection of Personal Information Act (POPIA) is the comprehensive data protection legislation that obliges organisations to deal with the processing of personal information by applying specific principles and conditions. POPIA deals with your constitutional right to privacy and the right to access of information. POPIA was signed into law by our President on 1 July 2020 to be effective by 1 July 2021 and much work has taken place behind the scenes in preparation for this deadline.

1. What does POPIA mean for you as a client?

Hollard has always been committed to treating client information in an ethical manner and POPIA provides the legal framework and requirements for this treatment. All companies, including Hollard, are now obliged by law to deal with client information with far more diligence than ever before. This includes how and why information is collected, how it is processed, shared, stored as well as access to this information.

2. Please take note of the following POPIA changes:

2.1 Hollard's Privacy Notice on our website

Our Privacy Notice provides the details of how we deal with the personal information of our clients and it is available on our website at the following address: <https://www.hollard.co.za/legal-requirements>.

2.2 Hollard's Privacy Notice in our policy wordings

The POPIA Act also requires us to include a summary of how we deal with your personal information. The following clause will form part of your policy wording effective **1 July 2021**.

The privacy of your personal information

We care about the privacy, security and online safety of your personal information and we take our responsibility to protect this information very seriously. Below is a summary of how we deal with your personal information. For a more detailed explanation, please read our official Privacy Policy on our website.

- **Processing your personal information:** As required by insurance, tax, and other legislation, we have to collect and process some of your personal information in order to provide you with our products and services.
- **Sharing your personal information:** To assess claims, prevent fraud and to conduct surveys, we will share your personal information with other insurers, industry bodies, credit agencies and service providers. This includes information about your insurance, claims and premium payments.
- **Accessing your medical information:** We may request any necessary medical testing or examinations. We may also ask you, as the policyholder or covered person in term of the policy, to send us any medical information including the results of any blood testing we may need to accurately assess our risk or your claims.

- **Protecting your personal information:** We take every reasonable precaution to protect your personal information (including information about your activities) from theft, unauthorised access, and disruption of services.
- **Receiving marketing from us:** We will not use your personal information to send you any information about products or offers from Hollard or Hollard's partners. However, we will still send you communications about your product.

3. **Changes to Hollard's Insurance licence**

The Hollard Insurance licence was converted by the Prudential Authority on 1 July 2020 in terms of the Insurance Act of 2017. This meant that Hollard changed from being a registered insurance company in terms of the old Short-term Insurance Act into a licensed insurance company. In terms of section 23(5) of the Insurance Act, all business documentation, advertisements, and other marketing material of each insurer must, reference the fact that the insurer holds a licence in terms of the Insurance Act. We therefore note formally that The Hollard Insurance Company Limited and Hollard Specialist Insurance Limited are Licensed Non-life Insurers.

What does the change to Hollard's Insurance licence mean for you as a client?

All references in policy wordings, forms, disclosure notices, letters and all other documents to "The Hollard Insurance Company Limited (Reg. No. 1952/003004/06), an authorised Financial Services Provider" will now extend to noting "The Hollard Insurance Company Limited (Reg. No. 1952/003004/06), a **Licensed Non-Life Insurer** and an authorised Financial Services Provider".

IMPORTANT: POPIA and the Hollard Insurance licence changes **do not affect any terms and conditions of your current cover**, only how we are required by law to process your personal information which has been standard practice at Hollard for some time already.

Please contact your broker if you have any queries about POPIA or the treatment of your personal information.

Kind regards

The Hollard Insurance Company Limited