

PROTECTION OF PRIVACY OF INFORMATION POLICY

Name of FSP	Ngenious Business Solutions (Pty) Ltd
FSP Number	46891

DESCRIPTION OF BUSINESS:

Ngenious Business Solutions (Pty) Ltd are Short Term Insurance Brokers providing clients with Advice and Intermediary Services in respect of Personal and Commercial Short Term Insurance Business.

PROTECTION OF PERSONAL INFORMATION IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT 4 OF 2013

1. PROTECTION OF PERSONAL INFORMATION ACT

1.1 INTRODUCTION

Ngenious Business Solutions (Pty) Ltd is a Company operating within the Short Term Insurance Business Sector that is obligated to comply with The Protection of Personal Information Act. (Hereinafter referred to as **POPIA**)

POPIA requires Ngenious to **inform their clients as to the manner in which their personal information is used, disclosed and destroyed.**

Ngenious guarantees it's commitment to **protecting Client's Privacy and ensuring that their Personal Information is used appropriately, transparently, securely and in accordance with applicable laws.**

The Policy sets out the manner in which Ngenious deals with their client's personal information and stipulates the purpose for which said information is used.

The Policy is available on the Ngenious company website being www.ngenious.co.za and on request from Ngenious head office.

i. **PERSONAL INFORMATION COLLECTED**

Ngenious collects and processes client's personal information pertaining to their client's financial needs.

The type of information will depend on the risk in terms of Short Term Insurance for which it is collected and will be processed for that purpose only.

Ngenious will inform the client as to the information required and the information deemed optional.

Examples of personal information we collect include, but is not limited to:

- Client's Identity Number, Name, Surname, Address, Postal Code, Marital Status, as well as Number of Dependents.
- Company Registration Number and Vat Number.
- Description of the Client's Residence, Business, Assets; Financial Information, Banking Details, etc.
- Any other information required by Ngenious, Suppliers and Insurers in order to provide clients with an Accurate Analysis of their Insurance

Ngenious further collects and processes the Client's Personal Information for marketing purposes in order to ensure that our products and services remain relevant to clients and potential clients.

Ngenious have agreements in place with all **Product Suppliers, Insurers and Third-Party Service Providers ensuring a mutual understanding regarding the Protection of Client's Personal Information.**

Ngenious' Suppliers are subjected to the same regulations as applicable to Ngenious.

With Client's consent Ngenious may supplement Information Provided with Information received from other Service Providers and in doing so offer a Consistent and Personalised Experience during interaction with Ngenious.

For purposes of this Policy, clients include potential and existing clients.

ii. **THE USAGE OF PERSONAL INFORMATION**

The Client's Personal Information will only be used for the purpose for which it was collected and as agreed.

This may include:

- Providing products or services to clients and to carry out the transactions requested;
- For underwriting purposes;
- Assessing and processing claims;
- Conducting credit reference searches or verification;
- Confirming, verifying and updating client details;
- For purposes of claims history;
- For detection and prevention of fraud, crime, money laundering or other malpractices;
- Conducting market or customer satisfaction research;
- For auditing and record keeping purposes;
- When necessary for legal proceedings;

- Providing Ngenious services to clients, rendering the services requested and to maintain and constantly improve relationships;
- Providing communication in respect of Ngenious and regulatory matters that may affect clients;
- In connection with and complying with legal and regulatory requirements or when it is otherwise allowed by law.

According to POPIA, Personal Information may only be processed if certain conditions (listed below), are met along with supporting information for Ngenious Processing of Personal Information:

a) The client's consent to processing: -

Consent is obtained from clients during the Introductory Appointment and Needs Analysis stage of the relationship;

b) The necessity of processing:-

In order to conduct an accurate analysis of the client's needs insofar as Risk and Insurance Requirements are concerned.

c) Processing compliance with an obligation imposed by law on Ngenious:-

The Financial Advisory and Intermediary Services Act ('FAIS') requires Financial Service Provider's ('FSPs') to conduct a needs analysis and obtain information from clients about their needs in order to provide them with applicable and beneficial products.

d) Processing protecting the legitimate interest of clients:-

It is in the client's best interest to have a full and proper needs analysis performed in order to provide them with applicable and beneficial product or service.

e) Processing necessary for pursuing the legitimate interests of Ngenious or of a third party to whom information is supplied:-

Ngenious and any of our product suppliers require certain personal information from clients thus ensuring that a decision can be made in selecting unique and specific product and service required.

iii. DISCLOSURE OF PERSONAL INFORMATION

Ngenious may disclose client's personal information to any approved product or third-party service providers whose services or products clients elect to use.

Ngenious has agreements in place ensuring compliance with confidentiality and privacy conditions.

Ngenious may share client's personal information and obtain information about clients from third parties for the reasons already disclosed above.

Ngenious may disclose client's information where it has a duty or a right to disclose in terms of applicable legislation or where it may be deemed necessary in order to protect the rights of Ngenious.

iv. **SAFEGUARDING CLIENT INFORMATION**

It is a requirement of **POPIA** to adequately protect personal information. Ngenious continuously review its security controls and processes ensuring that personal information is secure.

The following procedures are in place in order to protect personal information:

- **Phillip Wiggett being the Ngenious Information Officer** (as per details below), is responsible for compliance with the conditions of the lawful processing of personal information and other provisions of **POPIA** . He is assisted by the **Deputy Information Office being Edwin McCarter** (as per details below)
- **The POPIA Policy** is in place throughout Ngenious and training on this policy has already taken place and is conducted on an ongoing basis;
- Each new employee is required to sign an **EMPLOYMENT CONTRACT** containing relevant consent clauses in respect of the use and storage information or any other action required in terms of **POPIA**;
- Every employee currently employed within Ngenious have signed an addendum to their **EMPLOYMENT CONTRACTS** containing relevant consent clauses in respect of the use and storage of information, or any other action so required, in terms of **POPIA**;
- Ngenious archived client information is stored on site as well as offsite and is also governed by POPIA and access is limited to these areas to authorised personnel.
- Ngenious product suppliers, insurers and other third-party service providers are required to sign a **SERVICE LEVEL AGREEMENT** guaranteeing their commitment to the Protection of Personal Information; this is an ongoing process and is evaluated as needed.
- All electronic files or data are **BACKED UP** by our appointed IT Company which is also responsible for system security that protects third party access and physical threats.
- **CONSENT** to process client information is obtained from clients (or a person who is authorised to provide client's personal information) during the introductory, appointment and needs analysis stage of the relationship.

v. **ACCESS AND CORRECTION OF PERSONAL INFORMATION**

Clients have the right to access the personal information Ngenious holds about them. Clients also have the right to request Ngenious to update, correct or delete their personal information on reasonable grounds. Once a client objects to the processing of their personal information, Ngenious may no longer process said personal information. Ngenious take all reasonable steps to confirm its clients' identity before providing details of their personal information or making changes to their personal information.

INFORMATION OFFICER DETAILS

NAME: Phillip Wiggett
TELEPHONE NUMBER: (011) 760 2124
E-MAIL: phillip@ngenious.co.za

DEPUTY INFORMATION OFFICER DETAILS

NAME: Edwin McCarter
TELEPHONE NUMBER: (011) 760 2124
E-MAIL ADDRESS: edwin@ngenious.co.za

HEAD OFFICE DETAILS

TELEPHONE NUMBER: (011) 760 2124

POSTAL ADDRESS: 57 Hartshorne Street, Rynfield, Benoni, 1501

PHYSICAL ADDRESS: 57 Hartshorne Street, Rynfield, Benoni, 1501