



PRIVACY POLICY

UNDERWRITTEN BY

GUARDRISK 
TAILORED RISK SOLUTIONS

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PRIVACY POLICY

IUM (Pty) Ltd (IUM) respects the right to privacy and confidentiality of our existing and potential clients' personal information and are committed to protecting your privacy and to ensure that your personal information is collected and used properly, lawfully, and transparently.

This privacy policy explains how we obtain, use, and disclose your personal information, as is required by the Protection of Personal Information Act 2013 ("POPIA").

POPIA describes personal information as information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person. The person to whom personal information relates is referred to as the "data subject".

INFORMATION WE COLLECT

IUM collects and processes your personal information mainly to provide you with access to our services and products, to help us improve our offerings to you and for certain other purposes explained below.

The type of information IUM collects will depend on the purpose for which it is collected and used. We will only collect information that we need for that purpose.

Examples of personal information include, but are not limited to:

1. Your name and surname;
2. Identity number, passport number and/or date of birth;
3. Contact details;
4. Physical address;
5. Email address.

Information is collected either directly from the data subject or through financial service intermediaries such as your broker. The source from which personal information was obtained, if not directly from the data subject, will be disclosed.

USE OF PERSONAL INFORMATION

After obtaining consent, the personal information collected or held by IUM may be used, stored, transferred, disclosed, or shared only for the purposes for which it was collected or agreed with you. This may include:

1. To provide our products or services to you, to carry out the transaction you requested and to maintain our relationship;
2. For underwriting and insurance purposes;
3. To assess and process claims on your behalf;
4. Providing on-going administration services for the duration of the contract;
5. Fulfilling a transaction on request of a data subject;
6. To respond to your enquiries and/or complaints;
7. To confirm and verify your identity or to verify that you are an authorised person for security purposes;
8. For the detection and prevention of fraud, crime, money laundering or other malpractice;
9. For audit and record keeping purposes;
10. In connection with legal proceedings.

We will also use your personal information to comply with legal and regulatory requirements or industry codes to which we subscribe, or which apply to us, or when it is otherwise allowed by law.

Records of personal information will be retained for the period necessary for achieving the purpose for which the information was collected. Please note you have the right to object to the processing of your personal information for example for purposes of direct marketing, unless consent was obtained from you.

DISCLOSURE OF INFORMATION

IUM may disclose your personal information to our service providers who are involved in the delivery of our products or services to you. We confirm that we have the necessary confidentiality agreements in place to also ensure that they comply with these privacy terms.

Where IUM discloses personal information to any third party, such a third party will be obliged to use that personal information only for the reasons and purposes it was disclosed for. We may be obliged to disclose your personal information to the extent that it is required to do so by law, in connections with any legal proceedings or prospective legal proceedings, or for the purposes of protecting the interest of clients, for example fraud prevention or to give effect to an agreement.

INFORMATION SECURITY

IUM is also legally obliged to provide adequate protection for the personal information we hold in a proper manner and shall take appropriate security measures to prevent loss of, damage of personal information, unauthorised access, disclosure, modification, or unauthorised destruction of the data. We will on an ongoing basis, continue to review our security controls and related processes to ensure that your personal information is at all times handled and stored in a safe and secure manner.

Our security policies and procedures cover:

1. Physical security;



2. Computer and network security;
3. Access to personal information;
4. Secure communications;
5. Security in contracting out activities or functions;
6. Retention and disposal of information;
7. Acceptable usage of personal information;
8. Governance and regulatory issues;
9. Monitoring access and usage of private information;
10. Investigating and reacting to security incidents.

YOUR RIGHTS: ACCESS TO INFORMATION AND CORRECTION OF YOUR INFORMATION

You have the right to request to review your personal information contained by IUM at any time to correct or update the information. If the purpose for which your personal information was requested initially does not exist anymore you may request information held by IUM to be removed. However, IUM can decline your request to delete the information from its records if other legislative or related requirements requires the continued retention thereof or if it has been de-identified.

In certain cases, you have the right to object to the processing of your personal information. You 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 making changes to personal information we may hold about you.

Documents you can request:

1. Personal Information Request form
2. Complaint form
3. POPIA/PAIA policy

CHANGES TO THIS NOTICE

Please note that we may amend this notice from time to time at our sole discretion. Please view IUM's website periodically to inform yourself of any changes.

RIGHT TO LODGE A COMPLAINT TO THE INFORMATION REGULATOR

You also have the right to complain to the Information Regulator, whose contact details are:

INFORMATION REGULATOR

Telephone number: 012 406 4818
Fax number: 082 500 3351
Email address: inforeg@justice.gov.za

HOW TO CONTACT US

This privacy policy applies to IUM (Pty) Ltd (IUM). Please direct any questions, complaints or concerns regarding this privacy notice, data privacy and our treatment of your Personal Information to the following IUM employee: shana@ium.co.za

Upon receiving your request, we will contact you directly, investigate your request, and work to address your concerns. We will respond to your request without undue delay. We reserve the right to take reasonable steps to verify your identity prior to granting access or processing changes or corrections.



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