



Our Privacy Statement

1. Permission to process and disclose information and to communicate with you

1.1. Definitions

- a. "We", "us" and "our" refers to FGro Red (Pty) Ltd, a Juristic Representative of Discovery Life FSP 18147, a private company with limited liability, registered under the company laws of the Republic of South Africa registration number 2017/458420/07, our principal place of business is 4th Floor, Daly Building, 24 Flanders Drive, Mount Edgecombe.
- b. "Discovery Group" means Discovery Limited, registration number: 1999/007789/06, a public company, registered under the laws of the Republic of South Africa.
- c. "You and your" refers to the owner of the Plan and anyone else covered on your Plan.
- d. Your "personal information" refers to personal information about you, your dependants and your beneficiaries. It includes information about health, financial status, gender, age, contact numbers and addresses.
- e. "Process information" means the automated or manual activity of collecting, recording, organising, storing, updating, distributing and removing or deleting personal information.
- f. "Competent person" means anyone who is legally competent to consent to any action or decision being taken for any matter concerning a child, for example a parent or legal guardian.

1.2. When you engage with us, you trust us with personal information about yourself, your dependants, beneficiaries, and your employees. We are committed to protecting your right to privacy. The purpose of this Privacy Statement is to set out how we collect, use, share and otherwise process your personal information, in line with the Protection of Personal Information Act ("POPIA").

1.3. You have the right to object to the processing of your personal information. It is voluntary to accept these terms and conditions. However, we require your acceptance to activate and service your Plan. This means that if you do not accept, we cannot activate and service your Plan.

1.4. We will keep your personal information confidential. You may have given us this information yourself or we may have collected it from other sources. If you share your personal information with any third parties, we will not be responsible for any loss suffered by you, your dependants, beneficiaries or employees.

1.5. You understand that when you include your spouse and/or dependants on your application, we will process their personal information for the activation of the policy/benefit and to pursue their legitimate interest. We will furthermore process their information for the purposes set out in this Privacy Statement.

1.6. Each party accepts responsibility to the extent that the processing activities of personal information falls under the control of that party and agrees to indemnify the other party/ies against any loss or damage, direct or indirect, that they may suffer because of any unauthorised use of their personal information.

1.7. In the event that you are providing consent on behalf of a minor (person younger than 18 years old) you confirm that you are a competent person and authorised to provide such consent on their behalf.



1.8. You agree that we may process your personal information for the following purposes: To assist with the risk management and administration of your Insure Plan and for the consideration of any claims for benefits under this Plan or any other Plan you are insured under, you agree to the following terms and conditions:

- a. You hereby consent to the collection, collation, processing, storage and disclosure of the information, including Your Personal Information, contained in all sections of this offer or schedule for the purpose of risk management, administering this Plan and for the assessment of any claims under this Plan.
- b. For providing relevant information to a contracted third party who requires this information for the administration of your Plan and benefits you are entitled to.
- c. To profile and analyse risk.

1.9. If a third party asks us for any of your personal information, we will share it with them only if:

- a. You have already given your consent for the disclosure of this information to that third party; or
- b. We have a legal or contractual duty to give the information to that third party including other insurers and re-insurers. This information could be sourced either directly or through a database operated by or for insurers as a group, at any time.
- c. Such information could be detailed, abbreviated or in a coded form and includes sharing of information on Industry Registers, such as the SAIA.

1.10. You confirm that we may share your and your dependants, beneficiaries and employee's personal information within the Discovery Group of companies for:

- a. Administration.
- b. Fraud prevention; and
- c. Where necessary to provide Group-wide services, benefits and infrastructure to help you in your personal or professional capacity.

1.11. You also confirm that we may share and combine all the personal information that we have about you, your dependants, beneficiaries and employees for any one or more of the following purposes:

- a. market, statistical and academic research; and
- b. to customise our benefits and services to meet your needs.

1.12. You agree that your personal information may be shared with third parties such as academics and researchers, including those outside South Africa. We ensure that the academics and researchers will keep your personal information confidential, and all data will be made anonymous to the extent possible and where appropriate. No personal information will be made available to a third party unless that third party has agreed to abide by strict confidentiality protocols that we require. If we publish the results of this research, you will not be identified by name. If we want to share your personal information for any other reason, we will do so only with your permission.

1.13. We have a duty to take all reasonably practicable steps to ensure your personal information is complete, accurate, not misleading and updated on a regular basis. To enable this, we will always try to obtain personal information from you directly. Where we are unable to do so, we will make use of verifiable independent third-party data sources.

1.14. By signing this application form, you authorise us to obtain and share information about your creditworthiness with any credit bureau or credit provider's industry association or industry body. This includes information about credit history, financial history, judgments, default history and sharing of information for purposes of risk analysis, tracing and any related purposes.

1.15. We have the right to communicate with you electronically about any changes on your Plan, including your contributions or changes and improvements to the benefits you are entitled to on the Plan you have chosen.

1.16. We have a duty to keep you updated about any offers and new products that we make available from time to time. Any entity within the Discovery Group and contracted third-party service providers may communicate with you about these.

1.17. Please let us know if you do not wish to receive any direct telephonic marketing from us.

1.18. You have the right to know what personal information we hold about you. If you wish to receive a copy, please complete a form called an 'Access Request Form' available on www.fgro.co.za and specify the information you would like. We will take all reasonable steps to confirm your identity before providing details of your personal information. We are entitled to charge a fee for this service and will let you know what it is at the time of your request.

1.19. You have the right to ask us to update, correct or delete your personal information. Where we cannot delete your personal information, we will take all steps to make it anonymous. You agree that we may keep your personal information until you ask us to delete or destroy it. This is unless the law requires us to keep it. Where you request that we do not contact you we will retain your name, identity number and primary contact number to prevent our systems from using these records to contact you.

1.20. We are required to collect and keep personal information in terms of the following laws:

- a. Short-term Insurance Act of 1998;
- b. Financial Advisory and Intermediary Services Act of 2002;
- c. Promotion of Access to Information Act of 2000; and
- d. Protection of Personal Information Act of 2013.

1.21. You agree that we may transfer your personal information outside South Africa:

- a. if you give us an email address that is hosted outside South Africa; or
- b. to administer certain services, for example, cloud services. We will ensure that any country, company or person that we pass your personal information to agrees to treat your information with the same level of protection as we are obliged to.

1.22. If we become involved in a proposed or actual merger, acquisition or any form of sale of any assets, we have the right to share your personal information with third parties in connection with the transaction. In the case of a merger, acquisition or sale, the new entity will have access to your personal information. The terms of this Privacy Statement will continue to apply.

1.23. You consent and agree that: We may process your information, including personal and special personal information, to conduct sanction screening against all mandatory and non-mandatory sanctions lists and to perform transaction monitoring activities:

- a. To us communicating such personal information to local and international Regulatory Bodies as well as to other entities in the Discovery Group if you are matched to one of these sanctions' lists; and
- b. We may terminate this agreement with immediate effect if you are found to be on a sanctions list.

1.24. You may opt out of Electronic Marketing on www.discovery.co.za or the Discovery App or www.fgro.co.za. We will store your personal information for the purpose to action this request and action it as soon as reasonably possible.

1.25. We may process your information using automated means (without human intervention in the decision-making process) to make a decision about you or your application for any product or service. You may query the decision made about you.

1.26. We may unilaterally change this Privacy Statement at any time. The most updated version will always be available on www.fgro.co.za.

1.27. If you believe that we have used your personal information contrary to this Privacy Statement, you must first attempt to resolve any concerns with us. If you are not satisfied after this process, you have the right to lodge a complaint with the Information Regulator, under POPIA. The contact details are:

The Information Regulator (South Africa)
SALU Building, 316 Thabo Sehume Street,
Tshwane
Tel: 012 406 4818
Fax: 086 500 3351
infoereg@justice.gov.za