



THE FEDERATED EMPLOYERS' MUTUAL ASSURANCE COMPANY (RF) (PTY) LTD

DATA PRIVACY AND PROTECTION OF PERSONAL INFORMATION NOTICE

("PRIVACY NOTICE")

Version 2.0

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Introduction

This Privacy Notice is designed to tell you about our practices regarding collection, use, protection and disclosure of information that you may provide via this site.

Please be sure to read this entire Privacy Notice before using or submitting information to this site. This site is intended for use only by FEM stakeholders and residents of South Africa.

Consent

By using FEM's web site, you agree to the terms of this Privacy Notice. Whenever you submit information to FEM, you consent to the collection, use, processing, sharing and disclosure of that information in accordance with this Privacy Notice and FEM's Internal Data Privacy Policy and Procedures. Where further processing of your information is required, we will require your express consent.

Jurisdiction

Personal information collected, used, processed, shared, and disclosed when visiting one of FEM's websites is governed by legal requirements of South African law viz. The Protection of Personal Information Act 4 of 2013 ("POPIA"), Promotion of Access to information Act (PAIA) and any other applicable laws.

Personal Information

Personal information is defined as information that can be uniquely identified with you, such as but not limited to your full name, address, e-mail address, phone number, and so on. According to POPIA, Personal Information also includes information relating to an identifiable, existing juristic person.

Quality of Personal Information

FEM will take all reasonable steps to ensure the quality of the information collected in terms of completeness and accuracy. To this end certain validations will be applied, and confirmation may be sought from you as the data subject. You will be required to notify FEM of any changes to your information provided to ensure completeness and accuracy of data can always be maintained.

Use and Disclosure of Information

We may disclose your personal identifiable information to our employees, authorised agents and/or any third parties for the purposes of discharging our obligations under any law or regulatory requirement.

We will only process your personal information lawfully and as required in terms of the processing conditions.

We may disclose your personally identifiable information to other FEM affiliates that agree to treat it in accordance with this Privacy Policy and FEM's Internal Data Privacy Policy and Procedures as per mutual agreed consent. In addition, we may disclose your personally identifiable information to third parties for the following purposes:

- to contractors and/or third parties we use to support our business (e.g. fulfilment services, technical support), in which case we will require such third parties to agree to treat it in accordance with Data Privacy Laws.
- in connection with the provision of services to you;
- where required by applicable laws, court orders, or government regulations as per POPI:

This list is not exhaustive, and FEM will advise you from time to time should your personal information be shared or transferred for any other purpose.

We will not disclose any personally identifiable information without your permission unless we are legally required to do so or are required to do so to provide the required services. If third parties' services are used, they will be required to uphold the same privacy protection as required by South African Law.

You are not entitled to share any information not specifically pertaining to you that you may have access to during provision of services by FEM unless required to do so by law.

Information Retention

FEM keeps your data only for as long as is reasonably needed for each purpose and in accordance with any applicable legal, ethical reporting, retention requirements and/or as documented in FEM's Record Retention Policy.

Your Rights: Access to information

You have the right to request a copy of the personal information we hold about you. To do this, simply contact us at the numbers/addresses as provided on our website and specify what information you require.

Please note that any such access request may be subject to a payment of a legally allowable fee.

Correction of your information

You have the right to ask us to update, correct or delete your personal information we may hold about you. We would appreciate it if you would keep your personal information accurate.

Security of information

FEM safeguards the security of the information you provide with physical, electronic, and managerial procedures. In certain areas of our website where appropriate, FEM uses industry standard encryption to enhance the security of data transmissions. Our security systems are designed to prevent loss, unauthorised destruction, damage and/or access to your personal information from unauthorised third parties. We strive to protect your personal information and information security and will take all reasonable steps to safeguard the information in our possession and under our control.

Our security policies and procedures cover:

- Physical security;
- Computer and network security;
- Access to personal information;
- Secure communications;
- Security in contracting out activities or functions;
- Retention and disposal of information;
- Acceptable usage of personal information;
- Governance and regulatory issues;
- Monitoring access and usage of private information;

- Investigating and reacting to security incidents.

Transfer across borders

We may transfer your personal information to other countries, to administer claims or where it is required by law or in terms of the performance of a contract. These countries may not have the same level of data protection. If necessary and where possible we will ask the party to whom we transfer your personal information to agree to our privacy principles, associated policies and practices.

Cookies

In certain areas of our site, we may store some information (commonly known as a “cookie”) on your computer when you look at our site. This information helps your use of our web site and ensures that you do not need to re-enter your details every time you visit us and make it easier for us to give you a better experience online.

You can erase or block this information by changing the settings on your computer (usually within the Internet browser and operating system like the Internet Explorer and Windows). Please refer to the respective help screens or manuals.

Third party

FEM’s websites may contain links to other web sites. FEM does not share your personal information with those websites and is not responsible for their privacy practices. We encourage you to learn about the privacy policies of those companies.

How to Contact Us

If you have any questions, comments, requests, or concerns related to this Privacy Notice or the information practices of this site please use the details provided on our contact page and we will gladly assist.

Marketing by electronic means

As a new customer, should you want to receive electronic marketing messages from us, please contact our customer services team and you will be “opted in”. If you give us permission, we may

use your personal information to tell you about products and services from us or our affiliates and related parties. (You can get in touch with customer services through the Contact Us page on our site.)

As an existing customer, should you choose to unsubscribe or opt out, we will hold your contact details on file marked so that we do not contact you again. This is so that we do not contact you if your details are subsequently provided to us by a third party.

We will always treat your personal information with the utmost care and will never sell it to other companies for marketing purposes.

Queries and Complaints

Should you believe that FEM has utilised your personal information contrary to applicable law, you should undertake to first attempt to resolve any concerns with FEM. Please refer to FEM's website for the complaint details.

If you have any queries or complaints about privacy, please contact FEM's Information Officer:

- Mr Gys McIntosh

Physical address:

114 Oxford Rd
Houghton Estate
Johannesburg
2198

Telephone: (011) 359 4300

Email: gysmc@fema.co.za

If you are not satisfied with such process, you have the right to lodge a complaint with the Information Regulator.

Changes to This Privacy Notice

FEM shall not be liable for any damages of any kind arising from the use of this information or website including but not limited to direct, indirect, incidental, punitive and/or consequential damages for fulfilling any of its statutory obligations under any law applicable to FEM.

If this Privacy Notice changes, the revised notice will be posted on this site. Please check back periodically and especially before you provide any personally identifiable information. This Privacy Notice (Version 2) was last updated 5 March 2021.