

# PROTECTION OF PERSONAL INFORMATION POLICY

## PERSONAL INFORMATION

Personal information is collected only when an individual knowingly and voluntarily submits information. Personal Information may be required to provide an individual with further services or to answer any requests or enquiries relating to this service.

It is the **Universal Insurance Administrators (PTY) Ltd** intention that this policy will protect an individual's personal information from being prejudiced in any way and this policy is consistent with the privacy laws applicable in South Africa.

**Universal Insurance Administrators (PTY) Ltd** collects, stores and use the personal information provide by an individual, in order to provide an estimated insurance quotation.

## USE OF INFORMATION

**Universal Insurance Administrators (PTY) Ltd** needs to collect personal or other information:

- For underwriting purposes
- Assessing and processing claims
- Conducting credit reference searches or verification
- Confirming and verifying an individual's identity
- For credit assessment and credit management
- For purposes of claims history
- For the detection and prevention of fraud, crime, money laundering or other malpractice
- Conducting market or customer satisfaction research
- For audit and record keeping purposes
- In connection with legal proceedings
- Follow an individual's instructions
- Inform an individual of services



Pty) Ltd 2012 / 000291 / 07  
FSP 44437

Unit 10, Gillitts office park, 2 Roger place, Gillitts, 3610  
Smart Access No: 0861 777 572, Voip: 087 351 8056 Fax: 086 212 7681  
E-mail: info@universalchoices.co.za

- Make sure **Universal Insurance Administrators (PTY) Ltd** business suits the individual's needs

Personal information that an individual submits is used only for the purpose for which it was intended. Copies of correspondence that may contain personal information, is stored in archives for record-keeping and back-up purposes only.

The FSP will not, without an individual's consent, share information with any other third parties, for any purposes whatsoever.

## **SECURITY**

**Universal Insurance Administrators (PTY) Ltd** strives to ensure the security, integrity and privacy of personal information submitted. **Universal Insurance Administrators (PTY) Ltd** will review and update its security measures in accordance with future legislation and technological advances. Unfortunately, no data transmission over the Internet can be guaranteed to be totally secure, however, **Universal Insurance Administrators (PTY) Ltd** will endeavour to take all reasonable steps to protect the personal information, which an individual submits to **Universal Insurance Administrators (PTY) Ltd** or to **Universal Insurance Administrators (PTY) Ltd** online products and services. **Universal Insurance Administrators (PTY) Ltd** will at all times set the highest standards to ensure the integrity of their systems.

**Universal Insurance Administrators (PTY) Ltd** may engage with other organizations to provide support services to **Universal Insurance Administrators (PTY) Ltd**. Third Parties are obliged to respect the confidentiality of any personal information held by the FSP. A Service Level agreement is in place with all Third parties to ensure adherence to all Privacy Policies.

**Universal Insurance Administrators (PTY) Ltd** employees are obliged to respect the confidentiality of any personal information held by the FSP. All employees are required to sign an employment contract which includes a confidentiality clause.



Pty) Ltd 2012 / 000291 / 07  
FSP 44437

Unit 10, Gillitts office park, 2 Roger place, Gillitts, 3610  
Smart Access No: 0861 777 572, Voip: 087 351 8056 Fax: 086 212 7681  
E-mail: info@universalchoices.co.za

**Universal Insurance Administrators (PTY) Ltd** will not reveal any personal information to anyone unless:

- It is compelled to comply with legal and regulatory requirements or when it is otherwise allowed by law
- It is in the public interest
- **Universal Insurance Administrators (PTY) Ltd** needs to do so to protect their rights

**Universal Insurance Administrators (PTY) Ltd** endeavors to take all reasonable steps to keep secure any information which they hold about an individual, and to keep this information accurate and up to date. If at any time, an individual discovers that information gathered about them is incorrect, they may contact the **Universal Insurance Administrators (PTY) Ltd** to have the information corrected.

**Universal Insurance Administrators (PTY) Ltd** recognizes the importance of protecting the privacy of information collected about individuals, in particular information that is capable of identifying an individual ("personal information").

## **CONTACT INFORMATION**

Any questions relating to **Universal Insurance Administrators (PTY) Ltd** privacy policy or the treatment of an individual's personal data may be addressed to the contact details below:

Information officer:

Telephone number: 087 351 8056

Fax number: 086 212 7681

Postal address: PO Box 1397, Hillcrest, 3510

Physical address: Office 10, Gillitts Office Park, 2 Roger Place, Gillitts, 3601



Pty) Ltd 2012 / 000291 / 07  
FSP 44437

Unit 10, Gillitts office park, 2 Roger place, Gillitts, 3610  
Smart Access No: 0861 777 572, Voip: 087 351 8056 Fax: 086 212 7681  
E-mail: info@universalchoices.co.za

Email address: info@universalchoices.co.za

Website: www.universalchoices.co.za

## **TREATING CUSTOMERS FAIRLY (TCF)**

The principals of TCF are well established in our business practice and it is a principal that we embrace. Should you be interested in the details of TCF, please click on the link below.

[https://www.fsb.co.za/Departments/fais/Documents/TCF Small FSP Guide.pdf](https://www.fsb.co.za/Departments/fais/Documents/TCF%20Small%20FSP%20Guide.pdf)