

ARCO 360 Information Privacy and Protection Statement

This statement is to be read in conjunction with the ARCO 360 Insurance Application Form, Section I Declaration and informed consent in terms of the PoPIA Act a

Purpose

When you engage with us you trust us with personal information about you and the location of your pets/horses. We will take all reasonable steps to keep your personal information safe and confidential. The purpose of this privacy and protection statement is to inform you as to how we collect, use, share and process your personal information in line with the Protection of Personal Information Act (PoPIA).

Consent

You have the right to object to the processing of your personal information, however we require your information to provide you with the product and services offered by our insurance partner/s (Providers), with whom we have contractual agreements in place and to help us improve our services to you. We only collect information, as detailed within this application form, which is required for valid and lawful reasons.

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

All electronic communication will offer you the option to “**unsubscribe**”.

Purpose for processing your personal information and how we may use it

You agree that we may process your personal information for the following purposes:

1. Administering your policy together with our Provider
 - a. Underwriting purposes
 - b. Assessing and processing claims
 - c. Conducting credit reference searches or verification
 - d. Confirming and verifying your identity
 - e. Credit assessment and credit management
 - f. For purposes of claims history
 - g. For the protection and prevention of fraud, crime, money laundering or other malpractice
 - h. Conducting market or customer satisfaction research
 - i. Publication of photographs and personal information received by you and therefore published with your consent.
 - j. For audit and record keeping purposes

- k. In connection with legal proceedings
- l. Providing our services to you, to carry out the services you requested and to maintain and improve our relationship with you
- m. Providing you with communications from ARCO 360 (PTY) Ltd and regulatory matters that may affect you
- n. In connection with and to comply with legal and regulatory requirements or when it is otherwise allowed by law

Obtaining personal information for data quality purposes

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. We will always obtain personal information from you directly.

You have a right to know what personal information we have about you, request that it be changed or removed. You will find further details and the required forms on our website: www.arco360.co.za

Transferring your personal information outside South Africa

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

- If you give us an email address that is hosted outside South Africa
- To administer certain services such as cloud services

We will take reasonable steps to ensure that any country, company or person we pass your personal information to agrees to treat your personal information with the same level of protection as required by the laws of the country to which the information is transferred.

Changing the Privacy Statement

We may change the privacy and protection statement at any time. The most current version will be available on www.arco360.co.za

Queries or Concerns

Please contact us with any queries or concerns that you may have with regards to how we process your personal information. The Information Protection Officer may be contacted via our website www.arco360.co.za

Should we not be able to resolve any of your concerns, you have the right to lodge a complaint with the Information Regulator. The contact details are: The Information Regulator SALU Building 316 Thabo Sehume Street Pretoria Tel 012 406 4818 Fax: 086 500 3351 info@justice.gov.za