



SAVANNAH MARINE PRIVACY NOTICE

Savannah Marine is committed to protecting the privacy and security of your personal data.

Insurance is the pooling and sharing of risk to provide protection against a possible eventuality. To do this, information, including your personal data, needs to be shared among different insurance market participants. We and other insurance market participants are working together to provide transparency about the collection and processing of personal data in furtherance of providing our underwriting risk management services.

This Notice sets out:

- Who we are?
- What information we collect and from where we collect it
- The purposes for which we use your information
- Our aim to provide ongoing financial services
- To whom we disclose your information
- How we safeguard your information
- Your rights to access and correction and deletion of information
- Changes to this Notice
- How to contact us
- The Information Regulator's contact details

Type of Information Collected: Individual details, Risk details, Policy information, Special categories of personal data, Identification details, financial information, Credit and anti-fraud data, Previous and current claims, Special categories of personal data,

Legal Grounds: Performance of our contract with the client, Compliance with a legal obligation, to establish, defend or prosecute legal claims, Legitimate interests of Savannah Marine (to assist our clients in assessing and making claims) Legitimate interests of Savannah Marine to ensure that the client is within our acceptable risk profile and to assist with the prevention of crime and fraud.

Disclosures to: Insurers, Insurance intermediaries such as brokers and aggregators, Insurance broking platform providers, anti-fraud databases, credit reference agencies, Banks, Debt recovery providers, claims handlers, Lawyers, Loss adjusters, Experts, third parties involved in handling or otherwise addressing the claim, such as salvage recovery experts. data protection and other regulators, Law Enforcement Authorities, Police, and Auditors.

1 QUOTATION/INCEPTION

Establishing a client relationship, including fraud, anti-money laundering and sanctions checks.

Brokers do client checks

Savannah does Broker checks.

Evaluating the risks to be covered and matching to appropriate insurer (Savannah/New National) policy and premium

2 POLICY ADMINISTRATION

General client care:

Communicating with Insurance brokers and with brokers permission communicate with clients on complex matters such as processing a claim.

Collection or refunding of premiums, paying on claims, processing, and facilitating other payments.

3 CLAIMS PROCESSING

Managing insurance claims.

Defending or prosecuting legal claims.

Investigating and prosecuting fraud or possible criminal offences.

4 RENEWALS

Contacting client/broker to arrange the renewal of the insurance policy.

5 THROUGHOUT THE INSURANCE LIFECYCLE

Marketing and direct marketing, including data de-identification. Legal: Legitimate interests of Savannah (to give clients/ brokers relevant offers) Where we do not have an existing relationship with the individual, consent.

Analytics include the de-identification of personal data for the purposes of analytics: Legitimate interests of Savannah Marine (to improve the way we run our business and to enhance our risk models)

Complying with our legal or regulatory obligations: Legitimate interests of Savannah Marine (to take pre-emptive steps to ensure legal and regulatory compliance)

Consultancy activities: General broker/client care, including communications with broker/clients Performance of our contract with the broker/ client) **Legal:** Legitimate interests of Savannah Marine (to correspond with broker/clients to provide consultancy services)

General risk modelling to evaluate risks and provide advice: Legitimate interest of Savannah Marine (to build risk models and assess the risks and necessary cover)

Website activities: To communicate with you regarding any queries you raise via the website. Legitimate interests of Savannah Marine (to correspond with website users such as downloading proposal forms, forwarding relevant documents, and contacting us.

To monitor your interaction with the website to ensure service quality, compliance with procedures and to combat fraud.

Legitimate disclosures to Third parties undertaking online monitoring.

To ensure the website content is relevant and presented in the most effective manner for you and your device.

6. INFORMATION SECURITY

We are legally obliged to provide adequate protection for the personal information we hold and to stop unauthorised access and use of personal information. We will, on an ongoing basis, continue to review our security controls and related processes to ensure that your personal information is secure.

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 personal information.
- Investigating and reacting to security incidents.

When we contract with third parties, we impose appropriate security, privacy, and confidentiality obligations on them to ensure that personal information that we remain responsible for, is kept secure.

We may wish to transfer your personal information to another country for processing or storage. We will ensure that anyone to whom we pass your personal information agrees to treat your information with the same level of protection as we are obliged to.

7. YOUR RIGHTS

We will take all reasonable steps to confirm your identity when you exercise 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 compliance@savannahmarine.co.za and specify what information you would like.

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

Objection to processing

In certain cases, you have the right to object to the processing of your personal information. If you want to object, please contact us at compliance@savannahmarine.co.za.

Correction of your information

You have the right to ask us to update or correct your personal information. You may do this by contacting us at compliance@savannahmarine.co.za.

Deletion of your information

You agree that we may keep your personal information until we destroy your information based on Savannah Marines destruction standards. You have the right to ask for deletion or destruction of your personal information – we will do that unless the law requires us to keep it or if we need it for legitimate business purposes. You may do this by contacting us at compliance@savannahmarine.co.za

Automated decision making

You agree that we may process your personal information by using automated means (without human intervention in the decision-making process) to decide about you or your application for any product or service you may query the decision made about you.

8. CHANGES TO THIS NOTICE

Please note that we may amend this Notice from time to time. Please check this website periodically to inform yourself of any changes.

9. HOW TO CONTACT US

If you have questions about this Notice or believe we have not adhered to it, or need further information about our privacy practices, please contact us at compliance@savannahmarine.co.za

10. INFORMATION REGULATOR

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

<http://www.justice.gov.za/infoereg/index.html>

General enquiries: infoereg@justice.gov.za

Complaints : POPIAComplaints.IR@justice.gov.za