

Privacy Policy

1. Introduction.

The right to privacy is an integral human right recognised and protected in the South African Constitution and in the Protection of Personal Information Act 4 of 2013 ("POPIA").

POPIA was enacted to promote the protection of personal information processed by public and private bodies against the unlawful collection, retention, dissemination and use thereof.

Section 2 of POPIA sets out the purposes of the Act, namely-

- (a) to give effect to the constitutional right to privacy, by safeguarding personal information when processed by a responsible party, subject to justifiable limitations;
- (b) to regulate the manner in which personal information may be processed;
- (c) to provide persons with rights and remedies to protect their personal information from processing that is not in accordance with the Act.

Boulderson is licensed with the Financial Services Conduct Authority (FSCA) as a Financial Service Provider (FSP) with licence number 50837.

Boulderson respects the right to privacy and confidentiality of our potential and existing client's personal information. Boulderson is committed to transparency and accountability within the Financial Service Industry as a whole; we are committed to lawfully collecting private information and keeping the record confidential.

2. Definitions

In this Policy, the words and phrases below have the following meanings assigned to them:

"data subject" refers to the natural or juristic person to whom personal information relates, such as an individual client, customer or a company that supplies Boulderson with products or other goods.

"direct marketing" means to approach a data subject, either in person or by mail or electronic communication, for the direct or indirect purpose of—

- (a) promoting or offering to supply, in the ordinary course of business, any goods or services to the data subject; or
- (b) requesting the data subject to make a donation of any kind for any reason;

“Employee” for the purpose of this policy will include:

All directors and full-time and part-time employees, representatives and independent contractors of the Company, and employees or contractors of contracted service providers.

“operator” means a person who processes personal information for a responsible party ie. Boulderson, in terms of a contract or mandate, without coming under the direct authority of Boulderson;

“personal information” means information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person, including, but not limited to—

- (a) information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person;
- (b) information relating to the education or the medical, financial, criminal or employment history of the person;
- (c) any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment to the person;
- (d) the biometric information of the person;
- (e) the personal opinions, views or preferences of the person;
- (f) correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence;
- (g) the views or opinions of another individual about the person; and
- (h) the name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person;

“processing” means any operation or activity or any set of operations, whether or not by automatic means, concerning personal information, including—

- (a) the collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation or use;
- (b) dissemination by means of transmission, distribution or making available in any other form; or
- (c) merging, linking, as well as restriction, degradation, erasure or destruction of information;

“**responsible party**” means the private body, in this case Boulderson, who determines the purpose of and means for processing personal information;

3. Personal information that we collect

- 3.1 Boulderson collects your personal information when
 - 3.1.1 you request our service or product;
 - 3.1.2 you register with our service or product;
 - 3.1.3 we service and update your policy;
 - 3.1.4 we require it to better understand your needs;
 - 3.1.5 you consent to be included in an e-mail or other mailing list;
 - 3.1.6 we assess your eligibility for payment plans, and process your premium and other payments;
 - 3.1.7 any other legitimate reasons.
- 3.2 From time to time, Boulderson receives personal information from business partners and vendors. Boulderson only uses such information it has collected it in accordance with acceptable privacy practices consistent with this Policy and complies with applicable laws and regulations.
- 3.3 Our representative will inform our clients and potential clients of the purpose of the collection at the point of collection.
- 3.4 Boulderson will not transfer any personal information to a third party without the consent of our clients and potential clients, except as stipulated under the heading “information sharing and disclosure” below.
- 3.5 Boulderson shall provide the opportunity for the client to “opt-out” of receiving direct marketing or market research information.
- 3.6 All personal information is stored in controlled servers with limited access.
- 3.7 Boulderson does not solicit personal information from minors.

3.8 Boulderson takes reasonable steps to ensure that the personal information we process is for its intended use and will retain this information for the period necessary to carry out the purposes described in this Policy.

3.9 All calls from our employees at call centers and representatives are recorded.

4. Information sharing and disclosure

4.1 We will disclose your information when required to do so:

4.1.1 by any regulatory authority and their regulators;

4.1.2 to our partners you might have enrolled with;

4.1.3 to protect Boulderson's rights;

4.1.4 to enforce legislation;

4.1.5 in the legitimate interests of national security;

4.1.6 for the conduct of proceedings in any court or tribunal if so requested;

4.1.7 to investigate fraud and money laundering.

4.2 We may share your personal information

4.2.1 with our group companies;

4.2.2 to companies who work on behalf of Boulderson when they need to deliver services or products under strict access control;

4.2.3 with our business partners when necessary;

4.2.4 when processing claims with insurers or reinsurers;

4.2.5 with external third-party service providers, such as medical professionals, accountants, auditors, experts, lawyers, IT support systems, banks that service our accounts, marketing partners etc;

4.2.6 other third parties, such as credit bureaus, credit reporting agencies, tracing agents, medical emergency services etc.

4.2.7 when we carry out marketing research and analysis, including satisfaction surveys;

4.2.8 when we send you important information regarding terms and conditions, or other administrative information;

5. Rights of data subjects

The data subject has the right:

5.1 to be notified that personal information about him, her or it is being collected;

- 5.2 to be notified that his, her or its personal information has been accessed or acquired by an unauthorised person;
- 5.3 to establish whether a responsible party holds personal information of that data subject and to request access to his, her or its personal information;
- 5.4 to request, where necessary, the correction, destruction or deletion of his, her or its personal information;
- 5.5 to object, on reasonable grounds relating to his, her or its particular situation to the processing of his, her or its personal information;
- 5.6 to object to the processing of his, her or its personal information at any time for purposes of direct marketing;
- 5.7 not to have his, her or its personal information processed for purposes of direct marketing by means of unsolicited electronic communications;
- 5.8 not to be subject, under certain circumstances, to a decision which is based solely on the basis of the automated processing of his, her or its personal information intended to provide a profile of such person;
- 5.9 to submit a complaint to the Regulator regarding the alleged interference with the protection of the personal information of any data subject; and
- 5.10 to institute civil proceedings regarding the alleged interference with the protection of his, her or its personal information.

6. Employees and other Persons acting on behalf of the Organisation

Employees and other persons acting on behalf of Boulderson will, during the course of the performance of their services, gain access to the personal information of certain data subjects.

Such employees and other persons are required to treat personal information with utmost confidentiality and to respect the privacy of data subjects.

Employees and other persons acting on behalf of Boulderson must request assistance from management if they are unsure about any aspect related to the protection of a data subject's personal information.

We review this Privacy Policy regularly and reserve the right to make changes at any time without notice. We will place updates on our website and you will be able to view them at the "late updated" date at the bottom of this Privacy Policy.