

# Stratum Benefits<sup>+</sup>

Your Gap Cover and Health Insurance Provider

FSP 2111




## PROTECTION OF PERSONAL INFORMATION POLICY 2019/20



Stratum Benefits (Pty) Ltd, an authorised FSP 2111, is underwritten by Constantia Insurance Company Limited, an authorised FSP 31111.

Stratum Benefits<sup>+</sup>

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 [info@stratumbenefits.co.za](mailto:info@stratumbenefits.co.za)

 [www.stratumbenefits.co.za](http://www.stratumbenefits.co.za)

## 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 intention of Stratum Benefits 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. Stratum Benefits collects, stores and uses the personal information provided by an individual to provide insurance cover.

## USE OF INFORMATION

Stratum Benefits needs to collect personal or other information for

- Underwriting purposes
- Assessing and processing of claims
- Confirming and verifying an individual's identity
- Purposes of claims history
- The detection and prevention of fraud and crime
- Conducting market or customer satisfaction research
- Audit and record keeping purposes
- Legal proceedings
- Following an individual's instructions
- Informing an individual of services
- Making sure Stratum Benefits 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.

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



## SECURITY

Stratum Benefits strives to ensure the security, integrity and privacy of personal information submitted. Stratum Benefits will review and update 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, Stratum Benefits will endeavour to take all reasonable steps to protect the personal information, which an individual submits to Stratum Benefits or to the online products and services of Stratum Benefits.

Stratum Benefits will at all times set the highest standards to ensure the integrity of their systems.

Stratum Benefits may engage with other organisations to provide support services to the FSP. Third Parties are obliged to respect the confidentiality of any personal information held by Stratum Benefits. A Service Level Agreement is in place with all third parties to ensure adherence to all Privacy Policies.

Stratum Benefits employees are obliged to respect the confidentiality of any personal information held by them. All employees are required to sign an employment contract which includes a confidentiality clause.

Stratum Benefits 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
- The FSP needs to do so, to protect their rights

Stratum Benefits endeavours 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 Stratum Benefits to have the information corrected.

Stratum Benefits recognises the importance of protecting the privacy of information collected about individuals, in particular information that is capable of identifying an individual ("personal information").

## CONTACT US

Any questions relating to the Stratum Benefits privacy policy or the treatment of an individual's personal data may be addressed to the contact details below:

Internal Compliance Officer

e [Buhlebuzile.nhlapo@stratumbenefits.co.za](mailto:Buhlebuzile.nhlapo@stratumbenefits.co.za)

## HEAD OFFICE

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