



# AFRIZAN

PEOPLE INTELLIGENCE

**AFRIZAN PEOPLE INTELLIGENCE  
(PTY) LTD**

**FSP: 55157**

**PRIVACY POLICY**

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## **1. Introduction**

This Data Protection Policy outlines how Afrizan People Intelligence (Pty) Ltd (“Afrizan People Intelligence”) collects, processes, stores, shares, and protects personal information in line with the Protection of Personal Information Act (POPIA), the Financial Advisory and Intermediary Services (FAIS) Act, and other applicable legislation.

As a licensed Financial Services Provider marketing products under Long-Term Insurance, Short-Term Insurance, Pension Fund Benefits and Investments, we are committed to ensuring that the personal information of our clients is handled with the highest level of confidentiality, integrity, and security.

## **2. Purpose**

The purpose of this policy is to establish a clear and consistent framework for the lawful and transparent processing of client personal information by Afrizan People Intelligence. It is designed to safeguard the privacy rights of all clients by outlining how personal data is collected, used, stored, and shared in a manner that upholds the principles of confidentiality and accountability. The policy also sets out clear expectations regarding third-party access to client data, ensuring that such access is strictly controlled and only permitted where necessary and authorised.

Furthermore, this policy supports full compliance with the regulatory requirements set out under the Protection of Personal Information Act (POPIA) and the Financial Advisory and Intermediary Services (FAIS) Act. A key objective of this policy is to prevent any unauthorised use, processing, or disclosure of personal information, thereby maintaining the trust of our clients and reinforcing our commitment to responsible data management.

## **3. Scope**

This policy applies to all employees, representatives, and any third parties including but not limited to underwriters, service providers, contractors, and business partners who may have access to client personal information through their association with Afrizan People Intelligence. It is the responsibility of every individual and entity within this scope to understand and adhere to the principles and obligations outlined in this policy. This ensures that client data is handled with the highest level of confidentiality, integrity, and care, regardless of the role or level of access. All parties are expected to comply with the requirements of this policy as well as relevant data protection laws, including POPIA, and to take appropriate measures

to prevent the unauthorised access, processing, or disclosure of personal information. Failure to comply may result in disciplinary action, contractual penalties, or legal consequences, depending on the severity of the breach.

## **4. Collection and Use of Personal Information**

We collect personal information strictly for the purpose of:

- Providing clients with appropriate financial advice and intermediary services;
- Submitting quotations for funeral policy;
- Facilitating policy applications, underwriting, and administration;
- Complying with legal and regulatory obligations.

Personal information may include, but is not limited to: full name, identity number, contact details, financial information, health-related data (where applicable), and policy history.

## **5. Sharing of Personal Information with Underwriters**

Where it is necessary to obtain insurance quotations for clients, Afrizan People Intelligence may share relevant personal information with product suppliers and underwriters.

All underwriters receiving personal information from Afrizan People Intelligence must adhere to the following conditions:

- **Use Limitation:** Client data shall only be used for the specific purpose of providing an accurate quotation or offer of cover.
- **No Secondary Use:** Underwriters are prohibited from using client data for any other purpose, including marketing, data profiling, or product development, unless prior written consent is obtained from both Afrizan People Intelligence and the client.
- **No Retention without Justification:** Underwriters may not retain client personal information beyond what is reasonably required for quotation purposes unless a policy is concluded or consent for extended processing is granted.
- **Confidentiality Assurance:** All data shared must be treated as strictly confidential and in compliance with POPIA.

## **6. Client Consent and Notification**

Before any personal information is shared with a third party (including underwriters), the client will be informed and their written consent obtained, where required by law. The client has the right to:

- Request access to their data;
- Request correction or deletion of inaccurate or outdated information;
- Withdraw consent for processing, subject to legal or contractual limitations.

## **7. Data Security Measures**

Afrizan People Intelligence implements appropriate technical and organisational measures to safeguard personal information against loss, misuse, unauthorised access, disclosure, alteration, or destruction. This includes:

- Restricted access to client data;
- Password-protected systems;
- Secure communication channels; and
- Regular data protection training for staff and representatives.

## **8. Breach Notification**

In the event of any unauthorised access, loss, or disclosure of client personal information, Afrizan People Intelligence will promptly assess the nature and extent of the breach, evaluate the potential impact on the data subject, and implement immediate measures to mitigate further risk. Where required, Afrizan People Intelligence will notify the Information Regulator and any affected clients without undue delay, in accordance with the provisions of the Protection of Personal Information Act (POPIA). This notification will include sufficient details regarding the nature of the breach, the type of data compromised, potential consequences, and the steps being taken to address the situation. Afrizan People Intelligence is committed to maintaining transparency and accountability in the event of a data breach and will provide ongoing updates and support to affected parties as necessary.

## 9. Policy Review

This policy will be reviewed annually, or as required in response to changes in legislation, regulatory guidance, industry standards, or Afrizan People Intelligence internal operational practices. The review process ensures that the policy remains current, effective, and aligned with legal obligations and best practices in data protection and governance. Any necessary amendments will be approved by senior management and communicated to all relevant stakeholders to ensure continued compliance and awareness across the organisation.

## 10. Contact Information

For any questions or concerns related to this policy or the handling of personal information, please contact:

**Information Officer:** Elvira Paola Riccardi

**Email:** [elvira@afrizan.co.za](mailto:elvira@afrizan.co.za)

**Phone:** 011 884 8010

**Physical Address:** 135 Patricia Road, Block B Freestone Office Park, Athol, Johannesburg.

**Approved by:**

**Name:**

**Position:**

**Date:**