PRIVACY NOTICE

GENRIC
Insurance

1. WHO WE ARE

GENRIC Insurance Company Limited (“GENRIC”, “We”, “Us” or “Our”) is a licensed non-life insurer and an Authorised Financial Services Provider (FSP) that provides insurance products and related services.

We are committed to protecting your privacy and to ensuring that your Personal Information is collected, used, stored, disclosed and otherwise processed responsibly, lawfully, securely and transparently.

For purposes of this Privacy Notice, “Personal Information” has the meaning given to it in the Protection of Personal Information Act, 4 of 2013 (“POPIA”). Where applicable, this notice should be read together with any policy wording, policy schedule, application form, claim form, consent wording, PAIA Manual and other relevant product or service documents.

2. THE INFORMATION WE COLLECT

We process Personal Information in connection with the provision, administration and management of insurance products and related services. This includes, but not limited to, information required for the assessment of applications, underwriting risks, policy administration, claims processing, managing complaints and disputes, prevention and detection of fraud and complying with legal and regulatory obligations.
The Personal Information We collect depends on the nature of Our relationship with you and the insurance products or services involved. We will only collect information that is reasonably necessary for a specific purpose.

INFORMATION OBTAINED DIRECTLY FROM YOU

We may collect Personal Information directly from you, when you:

- apply for an insurance product or service;
- enter into, maintain, renew or amend an insurance policy;
- submit or participate in a claim;
- send Us an enquiry, request or complaint;
- communicate with us, Our authorised intermediaries or service providers; or
- use Our website, online platforms or communication channels.

Where you provide Personal Information relating to another person, including a spouse, dependant, minor child, beneficiary, director, employee, representative or any other person, you confirm that you are authorised to provide that information and that you have obtained any consent or authority required by law.

INFORMATION OBTAINED FROM OTHER SOURCES

Where lawful and necessary, We may obtain Personal Information from other sources, including:

- intermediaries, authorised representatives and policy administrators;
- policyholders, insured persons, beneficiaries and other persons acting on your behalf;
- reinsurers, co-insurers and other insurers;
- claims assessors, investigators, loss adjusters, medical practitioners and other professional advisers;
- credit bureaux, fraud prevention organisations and industry information sharing databases. law enforcement agencies, regulators, ombuds and other public authorities;
- service providers, business partners and contractors;
- publicly available sources and legally recognised databases; and

- other companies or entities within GENRIC, where such sharing is lawful and necessary for the purposes described in this Privacy Notice.

Where We receive Personal Information from a third party, We will process that information in accordance with applicable law and regulatory requirements.

SPECIAL PERSONAL INFORMATION
Where necessary and lawful, We may process Special Personal Information, including health or medical information, where relevant, and information relating to alleged or confirmed criminal conduct. This information may be processed for purposes such as underwriting, claims assessment, fraud prevention, risk management, dispute resolution, compliance with legal and regulatory obligations and the protection of legitimate insurance interests.

INFORMATION RELATING TO CHILDREN
We do not knowingly collect Personal Information relating to children where such collection or processing is prohibited by applicable law.

Where Personal Information relating to a child is required for a legitimate insurance purpose, we will process such information in accordance with POPIA and other applicable legal requirements.

ACCURACY OF PERSONAL INFORMATION
We take reasonable steps to ensure that the Personal Information We process is complete, accurate, not misleading and kept up to date where necessary.

You are responsible for providing accurate and complete information and for informing Us of any changes to your Personal Information.

You may request that your information be updated by contacting us at popia@genric.co.za.

TECHNICAL AND USAGE INFORMATION
When you use Our websites, online platforms or other electronic services, We may collect technical and usage information, including information relating to your device, browser, access logs, and interactions with Our systems.

3. PURPOSES FOR WHICH WE PROCESS PERSONAL INFORMATION

Your privacy is important to Us. We are committed to processing Your Personal Information in a lawful, reasonable and secure manner in accordance with the Protection of Personal Information Act, 4 of 2013 (“POPIA”), the Promotion of Access to Information Act, 2 of 2000 (“PAIA”), and any other applicable laws.

We may collect, use, store, verify, share and otherwise process your Personal Information, including underwriting and claims information, for purposes that include:

- assessing insurance applications and underwriting risk;
- issuing, administering, servicing, amending and renewing insurance policies;
- processing, validating, administering and settling claims
- establishing and verifying identity and conducting customer due diligence as required by law;
- collecting premiums and processing payments;
- preventing, detecting and investigating fraud, financial crime, misrepresentation and other unlawful conduct;

- conducting risk management, actuarial, statistical, audit, compliance and governance activities;
- complying with legal, regulatory, industry and reporting obligations;
- communicating with you about your policy, claim, complaints or related insurance matters;
- protecting Our legitimate interests and those of policyholders, insured persons and other stakeholders;
- resolving disputes, defending legal proceedings and enforcing contractual rights; and
- any other purpose related to the provision of insurance products and services.

By applying for, taking up, maintaining or insurance cover, you acknowledge that We may process and share underwriting, claims and related insurance information where lawful and reasonably necessary for the purposes set out in this Privacy Notice.

4. SHARING OF PERSONAL INFORMATION

We may share Your Personal Information with third parties where lawful and reasonably necessary for the purposes described above. These third parties may include:

- intermediaries, authorised representatives and policy administrators;
- policyholders, insured persons, beneficiaries and other persons acting on your behalf;
- reinsurers, co-insurers and other insurers;
- claims assessors, investigators, loss adjusters, medical practitioners and other professional advisers;
- credit bureaux, fraud prevention organisations and industry information sharing databases. law enforcement agencies, regulators, ombuds and other public authorities;
- service providers, business partners and contractors;
- publicly available sources and legally recognised databases; and
- other companies or entities within GENRIC, where such sharing is lawful and necessary for the purposes described in this Privacy Notice;
- any party to whom we lawfully cede, assign, transfer or delegate rights or obligations.

Where third parties process Personal Information on Our behalf, We will take reasonable steps to ensure that such parties process the information only for authorised purposes and maintain appropriate confidentiality, security and data protection safeguards.

5. DISCLOSURE OF INFORMATION

You acknowledge that information provided by you or on your behalf may be verified against legally recognised databases, industry information-sharing systems and other lawful sources for underwriting, claims assessment, fraud prevention, risk management and regulatory compliance purposes.

No method of transmitting or storing information can be guaranteed to be completely secure. However, We take reasonable and appropriate technical and organisational measures to protect Personal Information against loss, unauthorised access, unlawful processing, disclosure, alteration, destruction and other security risks.

6. INTERNIONAL TRANSFERS

Your Personal Information may be transferred to, stored or processed in countries outside South Africa where necessary for insurance, reinsurance, claims administration, data storage or operational purposes.

Where such transfers occur, We will take appropriate steps to ensure that the transferred Personal Information is protected in a manner consistent with POPIA, including by ensuring that the recipient is subject to adequate data protection obligations or a similar lawful basis for the transfer applies.

7. RETENTION OF INFORMATION

We will retain your Personal Information for as long as reasonably necessary to fulfil the purposes for which it was collected, to comply with legal, regulatory, accounting and reporting obligations, to manage claims and disputes, and protect Our legitimate business rights and interests.

The applicable retention period will depend on the nature of the information, the purpose for which it is processed and any applicable legal or regulatory retention requirements.

When Personal Information is no longer required, it will be securely deleted, destroyed or anonymised where appropriate, subject to applicable legal and regulatory requirements.

8. YOUR RIGHTS

Subject to applicable laws, you have the right to:

- request access to your Personal Information;
- request correction or updating of inaccurate, incomplete or outdated information;
- object to certain processing activities;
- request deletion or destruction of Personal Information where legally permissible;
- withdraw consent where processing is based on consent; and
- lodge a complaint with Us, the Information Regulator or any other competent authority.

When you exercise your rights, we will take reasonable steps to verify your identity before processing the request in order to protect your Personal Information.

9. ACCESS TO INFORMATION

You may request access to Personal Information held by Us in accordance with POPIA, PAIA and Our PAIA Manual. To request access to Personal Information, please contact us at popia@genric.co.za and specify the information you would like to access.

Access requests may be subject to applicable legal requirements, grounds for refusal and fees.

Further information regarding how to request access to information is contained in GENRIC's PAIA Manual, which is available on the GENRIC website, www.genric.co.za or upon request.

10. OBJECTION TO PROCESSING AND WITHDRAWAL OF CONSENT

Where applicable, you may object to the processing of your Personal Information or withdraw consent previously provided.

The withdrawal of consent will not affect the lawfulness of processing that took place before the withdrawal.

Please note that certain processing may continue where We is required or permitted by law to process Personal Information or where another lawful basis for processing applies. To exercise this right, please contact Us at POPIA popia@genric.co.za.

11. AUTOMATED DECISION-MAKING

We may, where appropriate and permitted by law, use automated systems or processes to assist with activities such as risk assessment, underwriting, fraud detection, verification or other insurance-related decisions.

GENRIC does not make decisions based solely on y automated decision-making that results in legal or similarly significant effects for any data subject. Where automated tools are used, We will ensure that appropriate human oversight, review mechanisms and correction processes are available where required.

Where applicable law grants you rights in relation to an automated decision, you may have the right to:

- request information about the decision-making process;
- express your views regarding the decision;
- request appropriate human intervention; and
- challenge the decision,

subject to applicable law and any relevant legal limitations.

12. COMPLAINTS

Should You believe that GENRIC has processed Your Personal Information contrary to applicable law, You may lodge a complaint with Us. If You are not satisfied with the outcome, You may lodge a complaint with the Information Regulator.

13. DATA BREACHES

If a security compromise occurs that may affect Personal Information, We will take appropriate steps to investigate, contain and address the incident.

Where required by law, GENRIC will notify the Information Regulator and affected data subjects of a security compromise.

14. CHANGES TO THIS PRIVACY NOTICE

We may amend or update this Privacy Notice from time to time to reflect changes in Our business, products, services, legal requirements or privacy practices.

The updated version will be made available through appropriate channels, including the GENRIC website where applicable. We encourage you to review this Privacy Notice periodically.

15. HOW TO CONTACT US

For queries, requests or complaints relating to the processing of your Personal Information, please contact:

Information Officer / Privacy Contact:
Email: popia@genric.co.za
Telephone: 086 144 4462
Website: https://www.genric.co.za

For PAIA-related requests, please refer to the GENRIC PAIA Manual.

16. INFORMATION REGULATOR

You may also contact the Information Regulator of South Africa:

Telephone number: +27 (010) 023 5200
Toll free number: 0800 017 160
Fax number: +27 86 500 3351
Email address: enquiries@inforegulator.org.za
Website: https://inforegulator.org.za
Physical address: Woodmead North Office Park, 54 Maxwell Drive, Woodmead, Johannesburg, 2196
Postal address: P O Box 31533, Braamfontein, Johannesburg, 2017

Version / Date:

Version 02 / August 2026

Risk Policy Owner

Chief Compliance Officer