

Privacy Policy

I, Kevin Eric Murray (Sole Proprietor), want you to be familiar with my privacy policy and how I collect, use, process and disclose personal information. This Privacy Policy describes my practice in connection with the information that I collect through intermediary activities.

Overview

This Privacy and Information Policy (“Privacy Policy”) has been developed to acknowledge the importance of and assist in providing a framework for, the appropriate level of protection for consumer identification, collection, holding, using, dissemination, merging, collating, disclosing and protection of your personal information (“process” or “processing”). The policy represents my commitment to compliance with my obligations under the Protection of Personal Information Act 4 of 2013 (“POPI”)

I respect your Privacy and I am committed to protecting the privacy of the users of my website. A summary of how this personal information will be used is set out in this privacy policy and I seek to use my best endeavours when I come to the collection and processing of personal information.

I reserve my right to change my Privacy Policy as situations change or the need arises.

The processing of personal information

I provide this policy in accordance with POPI, detailing the lawful approach I take in the collection of information and regarding the management, use and processing of all information collected from you and all subsequent dealings with me and my staff.

In the course of our business, I process personal information in relation to my clients in terms of financial services provided to them, this includes personal identification particulars, financial advice, product information, your product selections, records such a proposal, renewals, letters of facility or broker mandate letters, details of historical insurance cover and current cover provided by an Insurer to me, for you.

The types of personal information collected and processed.

I gather information about yourself primarily from you and in some instances from other organisations, such as other insurers when your consent has been provided.

What laws authorise me to collect personal information?

I am authorised to collect your personal information, for a lawful purpose, by POPI, as well as for the purposes that are listed in this Privacy Policy. In order to access/collect/process your information, we act on your behalf as the “responsible party” requesting to access your personal information under South African legislation.

How I collect personal information

I collect personal information in South Africa from these possible legitimate sources:

- From you
- From the documentation that we request and that you provide

How I hold personal information securely

In all circumstances the information is held by me on our secure systems or data base. I undertake to take all reasonable and necessary steps to secure the integrity and confidentiality of your personal information and protect your information from misuse, loss, interference, unauthorised access, modification, or unauthorised disclosure.

Electronic copies are held in a secure environment, with the application of appropriate passwords and other computer and software security techniques.

How I use your personal information provided

Once you have submitted your information and provided consent for me to use your information, I am entitled to use your personal information as follows:

- To communicate with and identify you.
- to receive confirmation that you have granted us authority to act as the “responsible party” if information is held by a third party.
- for business purposes, such as analysing and managing our business, audits, improving my service and providing customer service.
- for any purpose permitted by law.

What do I do with your personal information?

I will use your personal information for the purposed of providing you with the services as per your agreement with us.

I do not sell, trade, share or rent your personal information to any third party for marketing purposes.

Should you at any point in time wish to opt out from the use, collection, and processing of your personal information, this can be done by informing us at kevin@kevinmurray.co.za

Parties I share your information with

- I ensure protection of your personal information, by only entering into agreements with third parties that have policies that comply with POPI. Compliance with POPIA ensures the personal information I have disclosed is used only for the specific lawful purpose I have requested on your behalf.
- I may disclose your personal information to third parties if I am under a duty to disclose or share such information in order to comply with any legal obligation or to protect the rights, property or safety of Kevin Eric Murray, its clients and others.

How you may complain about my failure to comply with POPIA

There are 2 ways you may complain:

- Verbally, or in writing, by contacting kevin@kevinmurray.co.za
- If you are a resident in South Africa, you can lodge a complaint to the Regulator completing the form as prescribed.

There is no charge for lodging a complaint.

How I will deal with such a complaint

Please see our website for our full complaint process document.