

Natmed Privacy Policy

1 Introduction

- 1.1 This is the Privacy Policy of Natmed Medical Defence Proprietary Limited (**Natmed**) referred to in the [Natmed Websites Terms and Conditions](#). This Privacy Policy applies to the personal information of users of the Natmed websites, available at <https://natmed.mobi/> and <https://medicaldefence.mobi> (**Websites**) and when anyone responds to electronic or direct to marketing communication and Natmed social media pages such as LinkedIn (all referred on websites).
- 1.2 Natmed respects users' privacy rights and complies with all laws in respect of the handling of personal information, including collection, use, storage, sharing and disposal.
- 1.3 This Privacy Policy aims to help users understand how Natmed handles personal information when users use the Websites.
- 1.4 This Privacy Policy does not apply to any third-party websites which may be accessible through links on the Websites. Natmed makes no representations or warranties about the privacy practices of any third party and does not accept any responsibility for the privacy practices of, or content displayed on, third party websites. Third party websites providers are responsible for informing users about their own privacy practices.

2 Changes to Privacy Policy

Natmed reviews its policies regularly and occasionally may need to change or update them. Any updated versions of this Privacy Policy will be posted on the Websites and will be effective from the date of posting. Where practical, and at Natmed's discretion, notice of the change will be displayed on the Websites. This Privacy Policy was last reviewed and updated on **27 November 2018**.

3 What personal information does Natmed handle?

- 3.1 When used in this Privacy Policy, the term "personal information" has the meaning given to it in the *Protection of Personal Information Act, 2013 (POPI)*. Generally speaking, personal information is any information that can be used to personally identify a natural or juristic person.
- 3.2 Personal information that Natmed collects, when users use the Websites, may include the users' identity number, telephone number and practitioner number, information relating to the underwriting processes, claims notification, and any other information relating to users which Natmed lawfully receives and which may be relevant to the use of the Websites.
- 3.3 If the information that Natmed collects personally identifies users, or users are reasonably identifiable from it, Natmed will treat it as personal information.

4 How does Natmed collect users' personal information?

Natmed collects users' personal information directly from users or from users' brokers (acting on a user's behalf) in various ways, namely:

- (1) through the users' access to and use of the Websites; and

(2) when users or brokers communicate with Natmed in any way.

5 **What happens if Natmed is not permitted to collect users' personal information?**

All personal information provided by users is provided voluntarily. However, if users do not provide Natmed with personal information where Natmed requires it, those users may not be able to use Natmed's services or access certain features of the Websites.

6 **For what purposes does Natmed handle user personal information?**

Natmed stores users' personal information and handles it for the purposes of:

- (1) carrying out any actions necessary for the registration of a claim or application for and maintenance and renewal of medical malpractice insurance, when users register claims or apply for this insurance on the Websites; and
- (2) updating its records;
- (3) processing and responding to any correspondence from users;
- (4) Marketing to users; and
- (5) Providing industry, insurance and medico-legal information to users.

7 **Who does Natmed disclose user personal information to?**

7.1 Natmed may disclose user personal information to:

- (1) its employees, affiliates, contractors or third-party service providers, including insurers, reinsurers and its hosting service providers, where the disclosure is in connection with your use of the Websites, claims made under insurance policies held with Natmed and applications for, maintenance of, and renewal of insurance through Natmed;
- (2) its insurers and our professional advisors, including its accountants, business advisors and consultants;
- (3) new colleagues and the manager of any entity through which they operate if Natmed merges, combines or divests a part of its business;
- (4) law enforcement or regulatory bodies as required by law; and
- (5) any other juristic or natural person for any authorised purpose with the user's express consent.

7.2 Natmed undertakes never to sell users' personal information.

8 **Does Natmed disclose users' personal information to anyone outside South Africa?**

8.1 User personal information may need to be transferred to, or stored with, third party suppliers including insurers, reinsurers and service providers, such as hosting or other information technology service providers located outside of South Africa for some of the purposes listed above.

8.2 Where users' personal information is transferred outside of South Africa, the rights of users will continue to be respected and Natmed will take all reasonable steps to ensure transferred personal information is kept secure and receives a similar level of protection as that which it receives in South Africa.

9 **How the Websites works**

- 9.1 When users visit the Websites, Natmed may make use of "cookies" to automatically collect information and data about users, including user preferences. "Cookies" are small text files used by websites or other platforms to recognise repeat users, facilitate a user's on-going access to and use of a websites or other platform and allow the websites or other platform to track usage behaviour and compile aggregate data that will allow the websites or platform operator to improve the functionality of the websites or platform and its content. The type of information collected by cookies is not used to personally identify users. If users do not want information collected by means of cookies, they must disable the use of cookies in their web browser. Cookies may, however, be necessary to provide users with certain features available on the Websites and if users disable cookies they may not be able to use those features, and their access to the Websites will be limited.
- 9.2 As the Websites is accessible via the internet, and the internet is inherently insecure, Natmed cannot provide any assurance regarding the security of the transmission of information users communicate to Natmed online. Natmed also cannot guarantee that the information users supply will not be intercepted while being transmitted. Accordingly, any personal information or other information which users transmit to Natmed online is transmitted at the users' own risk.

10 **Security and data quality**

- 10.1 Natmed may hold users' personal information in either electronic or hard copy form. In both cases Natmed takes reasonable and appropriate steps to ensure that the personal information is protected from misuse and loss and from unauthorised access, modification or disclosure.
- 10.2 Personal information is destroyed or de-identified when no longer needed or when Natmed is no longer required by law to retain it (whichever is the later).

11 **How can users' access and correct their personal information?**

- 11.1 Users have the right to contact Natmed at any time requesting:
- (1) confirmation that Natmed has their personal information;
 - (2) access to the records containing their personal information or a description of the personal information that Natmed holds about them; and
 - (3) the identity or categories of third parties who have had, or currently have, access to their personal information.
- 11.2 When making a request Natmed requires adequate proof of the users' identity which will include providing a certified copy of their identity / registration documents.
- 11.3 Natmed will try to provide users with suitable means of accessing information, where users are entitled to it, by for example, posting or emailing it to them.
- 11.4 There may be instances where Natmed cannot grant users access to their personal information. For example, if their access would interfere with the privacy of others or would result in a breach of confidentiality, Natmed may need to refuse access. If Natmed refuses access, it will give written reasons for its refusal.
- 11.5 If users believe that any personal information that Natmed holds about them is inaccurate, irrelevant, outdated, incomplete or misleading, users may update or correct their information on the Websites or request Natmed to correct it. If users believe that any personal information that Natmed holds about them is excessive or has been unlawfully obtained or that Natmed is no longer authorised to retain the information, users may request that Natmed destroys or deletes it. Natmed will consider if the

information requires correction, deletion or destruction and if Natmed does not agree that there are grounds for action, users may request that Natmed adds a note to the personal information stating that the user disagrees with it.

- 11.6 Natmed may charge a reasonable fee to cover its administrative and other reasonable costs in providing the information to users. Natmed will not charge for simply making the request or for making any corrections to the personal information.

12 **Unlawful access to users' personal information**

- 12.1 If users believe that their personal information has been unlawfully accessed or acquired, they may contact Natmed using the contact information below and provide details of the incident so that Natmed can investigate it.

- 12.2 Natmed will treat users' complaints confidentially (unless otherwise required by law), investigate those complaints and aim to ensure that those complaints are resolved within a reasonable time.

13 **Changes to users' personal information**

Should users' personal information change, please inform Natmed and provide it with all changes as soon as reasonably possible to enable Natmed to update the personal information.

14 **Contact information**

If users have any questions about this Privacy Policy or any general concerns or if users would like to lay a complaint regarding the treatment of their personal information or a possible breach of their data privacy or to access and correct their personal information, they may contact Natmed's Information Officer using the details set out below.

Name: **Donald Dinnie**

Tel: **0860 628 633**

Email: **Dinnie@Natmed.mobi**