



# DATA PROTECTION & PRIVACY POLICY

# DATA PROTECTION AND PRIVACY INFORMATION

## 1. Introduction

- 1.1. International Assurance Limited PCC (“we”, “our”, “us”, “the Company”) is committed to protecting the privacy, confidentiality, and security of any personal data that is provided to us.
- 1.2. This Data Protection and Privacy Policy (the “Policy”) sets out how we, as a registered controller, will process personal data in compliance with the law.
- 1.3. During the course of its business operations, the Company may collect personal data from customers, potential customers, policyholders, insured parties, beneficiaries, financial advisors, legal entities, employees, job applicants, directors, shareholders, suppliers, professionals, intermediaries, internet users and any other relevant parties (“you”, “your”, “his”, “data subject”).
- 1.4. The Company recognises that the correct and lawful treatment of personal data will maintain confidence in the organisation and will provide for successful business operations. Protecting the confidentiality and integrity of personal data is a critical responsibility that we take seriously at all times.

## 2. Personal data protection principles

- 2.1. The Company adheres to the following principles relating to the processing of personal data, which require personal data to be:
  - (a) processed lawfully, fairly and in a transparent manner in relation to any data subject;
  - (b) collected for explicit, specified and legitimate purposes and not further processed in a manner incompatible with those purposes;
  - (c) adequate, relevant and limited to what is necessary in relation to the purposes for which they are processed;
  - (d) accurate and, where necessary, kept up to date, with every reasonable step being taken to ensure that any inaccurate personal data are erased or rectified without delay;
  - (e) kept in a form which permits identification of data subjects for no longer than is necessary for the purposes for which the personal data are processed; and
  - (f) processed in accordance with the rights of data subjects.

## 3. Consent and Lawful processing

- 3.1. The Company will only process personal data if you have given your express consent, or we have an appropriate legal basis to do so. This may be, *inter alia*,
  - (a) for the performance of a contract between us;
  - (b) for compliance with any legal obligation by the Company;
  - (c) in order to protect yours or another person’s vital interests;
  - (d) to meet any other legal obligations.

## 4. Data collection

- 4.1. Unless required by law, the Company will only collect personal data if -
  - (a) It is done for a lawful purpose connected with a function or activity of the Company; and
  - (b) the collection of the data is necessary for that purpose.
- 4.2. The Company may collect the following personal data from you:
  - Your full name
  - Your NIC / passport details
  - Your driving licence
  - Residential / postal address (utility bill)
  - Contact details (telephone number, email address)
  - Corporate details
  - Tax information / tax identification number
  - Financial details / bank statement / salary details
  - Source of wealth / source of funds
  - Banking details
  - CV and qualifications
  - Any other relevant information as required by the Company or by law.

- 4.3. The Company does not collect or process special categories of personal data.  
“Special categories of personal data”, in relation to a data subject, means personal data pertaining to –
- (a) his racial or ethnic origin;
  - (b) his political opinion or adherence;
  - (c) his religious or philosophical beliefs;
  - (d) his membership of a trade union;
  - (e) his physical or mental health or condition;
  - (f) his sexual orientation, practices or preferences;
  - (g) his genetic data or biometric data uniquely identifying him;
  - (h) the commission or alleged commission of an offence by him;
  - (i) any proceedings for an offence committed or alleged to have been committed by him, the disposal of such proceedings or the sentence of any Court in the proceedings; or
  - (j) such other personal data as the Commissioner may determine to be sensitive personal data.
- 4.4. The Company shall collect personal data to carry out and administer our services and products to you, or during our interaction with you, for the following purposes:
- (a) For assisting you with any queries relating to our business activities
  - (b) For recruitment purposes
  - (c) For the performance of an agreement with you
  - (d) For the performance of our business activities (life insurance services; savings plan; investment plans)
  - (e) For internal record keeping
  - (f) For KYC purposes
  - (g) For employee’s payroll
  - (h) For employee benefit programs
  - (i) For invoicing
  - (j) For market research
  - (k) To comply with any legal obligations
- 4.5. The Company shall collect personal data through the following means:
- (a) When you request our services, we will ask you to provide necessary and accurate information about yourself, so that we may attend to your request.
  - (b) We may collect your personal data from a third party acting on your behalf. If the personal data is not obtained directly from you, we will request that the party providing us with your personal data obtains your consent prior to their disclosure to us. However, the use of your personal data by that third party is governed by their privacy policy with you for which we are not responsible.

## 5. Disclosure of personal data

- 5.1. The Company may be required to share your personal data as follows:
- (a) With Company employees for the purpose of fulfilling our business activities, responding to job applications or for conducting market research to improve our services.
  - (b) Between any affiliates of the Company as may be considered necessary to carry out our duties or to fulfil our obligations under an agreement.
  - (c) With any professional advisors, agents, accountants, auditors, contractors or other third-party service providers for the purpose of fulfilling our business activities; fulfilling our obligations under an agreement; to develop our business; or to comply with any legal and regulatory obligations.
  - (d) With any regulatory authorities as may be considered necessary to carry out any legal or regulatory obligations.
- 5.2. Only designated persons will have access to your personal data on a strictly need-to-know basis and to fulfil our obligations to you. However, the Company may be required to share your personal data without your consent where it constitutes a necessary and proportionate measure and as required by law.

## 6. Transfer of personal data outside Mauritius

- 6.1. The Company may be required to transfer your personal data outside of Mauritius where -
- (a) it is necessary for the performance of an agreement between us; or
  - (b) it is necessary for the implementation of pre-contractual measures taken at your request; or
  - (c) for any other reason as required by law.
- 6.2. When transferring any personal data outside of Mauritius the Company will take appropriate safeguards with respect to the protection of your personal data.

## 7. Security of processing

7.1. The Company attaches utmost importance to confidentiality, protection and safety of all personal data processed by us. Therefore, we have implemented reasonable and organisational measures to prevent unauthorised access, alteration, disclosure, accidental loss and destruction of any personal data in our control. These measures are under constant monitoring and review.

## 8. Children and/or minors

8.1. Unless required by law, the Company does not knowingly process the personal data of any child below the age of 16 unless we have received consent by the child's parent or guardian.

8.2. If you are below the age of 16, you may only use our services and/or website with the permission of your parent or guardian.

## 9. Data collection through the Company' website

9.1. While surfing a website, it is technically possible to collect data even without an internet user's explicit registration to the service or without the internet user's active role, through the use of IP addresses, cookies and other session identifiers, internet tags, and surfing data. This type of collection is called "passive data collection".

9.2. The Company's website does not use IP address (Internet Protocol Addresses) to collect information. However, IP addresses are stored as surfing data.

9.3. The Company's website uses surfing data as aggregate data for statistical purposes only.

9.4. The Company's website does not use Internet tags.

9.5. The Company may collect personal data from its website using cookie technology and other session identifiers (technical and profiling). Cookies are small files of information that a browser places on your device. They are stored in a user's terminal and are used directly by the Company and any relevant third party to ensure the proper functioning of the website, improve customers' and potential customers' browsing experience and to provide customers with a service in line with their preferences. Cookies themselves cannot collect any data stored on your device or your files. You can control acceptance of cookies by modifying your internet browser preferences. The Company does not use cookies for commercial profiling.

9.6. As regards active data collection it is important to note the following:

- (a) Data received by e-mails sent via the Company's website is only used to reply to requests. This data is stored for statistical purposes only and to check whether there are any precedents.
- (b) Names may be included in specific mailing lists only if expressly requested by internet users wishing to receive certain documents (product literature, newsletters, etc.) on a periodical basis.
- (c) To access a number of services, internet users are required to fill in a specific form. This information is used to reply to the sender's request and to provide requested services only.

9.7. Information collected through our website is provided for and applies to the Company's websites only. It is not applicable to any other website linked to the Company site. Internet users are required to provide personal data only if they want to get in contact with or contract with the Company. In such cases it is recommended that internet users read the information as established by the Law and to only provide personal data strictly necessary to handle their requests.

9.8. On request the Company will provide useful information on the methods of active and passive collection of information concerning data subjects interacting with its website, as well as on the security measures taken by the Company.

## 10. What are your rights?

10.1. Individuals who are the subject of personal data held by the Company shall have the following rights:

- (a) **Right of access** – following a written request by you, you shall have to right to access a copy of your personal data held by us and confirmation as to whether or not your personal data is being lawfully processed.
- (b) **Right to rectification** – you shall have a right to rectify, without undue delay, any inaccurate or incomplete information in your personal data.
- (c) **Right of erasure** – you shall have a right to have any data erased, without undue delay, where the data is no longer necessary in relation to the purpose for which it was collected or being processed by us. It must be noted that this right is subject to any legal obligations that we may have to continue processing your data, and which will be communicated to you, if any, at the time of your request.
- (d) **Right to restriction** – you shall have a right to request us to suspend the processing of your personal data in the following circumstances:
  - (i) while we establish the accuracy of any personal data;
  - (ii) where you require us to hold the data longer than we need to for the establishment, exercise or defence of a legal claim;
  - (iii) where the processing is unlawful and you oppose the erasure of the data, but instead request the restriction of its use; or
  - (iv) you have objected to the processing of the data and we need to verify whether or not we have any overriding legitimate grounds for processing the data.

- (e) **Right to object** – you shall have the right to object in writing at any time to the processing of your data unless we can show legitimate grounds for the processing of the data or for the establishment, exercise or defence of a legal claim.
- (f) **Right to withdraw consent at any time** – you may withdraw your consent at any time to the processing of your personal data. However, where you withdraw your consent, it must be noted that we may no longer be able to fulfil our contractual obligations to you.

## 11. Storing of personal data

- 11.1. Pursuant to the law, the Company has a legal obligation to keep your data for a period of at least seven (7) years after completion of the transaction to which it relates.
- 11.2. Where this period has lapsed, the Company has a duty to
  - (a) destroy the personal data as soon as is reasonably practicable; and
  - (b) to notify any processor holding the data to destroy the personal data as soon as is reasonably practicable.

## 12. Data Breach

- 12.1. The Company, while having appropriate procedures in place to ensure that your personal data is secured, acknowledges that personal data breaches may occur.
- 12.2. In the case of a personal data breach, the Company shall without undue delay and, where feasible, not later than 72 hours after having become aware of the breach, notify the data breach to the Commissioner.
- 12.3. Where a personal data breach is likely to result in a high risk to your rights and freedoms, we shall, after having notified the Commissioner, communicate the personal data breach to you without undue delay.
- 12.4. Records of any personal data breach will be kept in the Company's Register of Breach to Data Subject.

## 13. How to contact us

- 13.1. The Company has an appointed Data Protection Officer to oversee compliance with this policy, together with our Compliance Department.
- 13.2. The Compliance Department will also be the department responsible for replying to any requests by a data subject.
- 13.3. If you have any queries or concerns, or wish to exercise your rights under the data protection laws, you may contact them at any time by using the contact details below:  
[customer.services@ialpcc.com](mailto:customer.services@ialpcc.com)
- 13.4. A data subjects request for information on his/her personal data will be logged in the Company's Register of Data Requests.

## 14. Complaints

- 14.1. Should you not be fully satisfied with how your query has been handled, you may submit a complaint to our complaints department by contacting them on the following email address:  
[complaints@ialpcc.com](mailto:complaints@ialpcc.com)  
Please refer to our Complaints Procedure on our website for more information.
- 14.2. The Company aims to resolve all complaints within fifteen (15) working days, subject to the complexity of the complaint. If we are not able to resolve your complaint within fifteen (15) working days, we will keep you updated on our progress, but all complaints should be able to be resolved within thirty (30) working days.
- 14.3. If you believe that your complaint has not been handled in an appropriate manner, you may lodge a complaint with the Data Protection Commissioner at the following address: The Data Protection Office, Level 5, SICOM Tower, Wall Street, Ebene Cyber City. However, we ask that you please try to resolve any issues with us first before referring your complaint to the Data Protection Commissioner.
- 14.4. All complaints will be registered in the Company's Complaints Log.

## 15. Conclusion

- 15.1. This policy will be updated as and when required to reflect best practice and to ensure compliance with any changes or amendments made to the Data Protection Act 2017.

## 16. Glossary

"commissioner" means the Data Protection Commissioner appointed under the Data Protection Act 2017.

"consent" means any freely given specific, informed and unambiguous indication of the wishes of a data subject, either by a statement or a clear affirmative action, by which he signifies his agreement to personal data relating to him being processed.

"controller" means a person who or public body which, alone or jointly with others, determines the purposes and means of the processing of personal data and has decision making power with respect to the processing.

“data subject” means an identified or identifiable individual, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that individual.

“personal data” means any information relating to a data subject.

“personal data breach” means a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, personal data transmitted, stored or otherwise processed.

“processing” means an operation or set of operations performed on personal data or sets of personal data, whether or not by automated means, such as collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.

“processor” means a person who, or public body which, processes personal data on behalf of a controller.

“third party” means a person or public body other than a data subject, a controller, a processor or a person who, under the direct authority of a controller or processor, who or which is authorised to process personal data.