

1. Privacy Statement (How we will process and disclose your personal information and communicate with you)

- 1.1. When you engage with us, you trust us with personal information about yourself, your dependants, and in some cases, your employees. We are committed to protecting your right to privacy. The purpose of this Privacy Statement is to set out how we collect, use, share and otherwise process your personal information, in line with the Protection of Personal Information Act ("POPIA").
- 1.2. You have the right to object to the processing of your personal information and have a choice whether or not to accept these terms and conditions. However, it is important to note that we require your acceptance to activate and service your policy. If you do not accept these terms and conditions, we cannot activate and service your policy.
- 1.3. You agree that we may process your personal information for the following purposes: facilitate the assessment of risk and underwrite the policy; and
 - consider any claim under the policy made by you or any life assured or other person covered under the policy; and
 - administrate the policy; and
 - collect premiums; and
 - profile and analyse your policy and conduct academic or product research and design.
- 1.4. We will keep your personal information confidential. You may have given us this information yourself or we may have collected it from other sources. If you share your personal information with any third parties, we will not be responsible for any loss suffered by you, your dependants, and in some cases, your employees (where applicable).
- 1.5. You understand that when you include your dependants', and in some cases your employees' personal information, we will process their personal information for the activation of the policy and to pursue their legitimate interest. We will furthermore process their information for the purposes set out in this Privacy Statement.
- 1.6. If you are an employer, you agree to indemnify thus against any loss or damage, direct or indirect, that an employee suffers because of any unauthorised use of your employees' personal information.
- 1.7. If you are giving consent for a child you confirm that you are a competent person and that you have authority to give their consent for them.
- 1.8. You agree that we may process your personal information to assist with the risk management and administration of your policy and for the consideration of any claims for benefits under this policy, and you hereby agree and consent to the following:
 - To the collection, collation, processing, storage and disclosure of the information, including Your Personal Information, contained in all sections of this application form for the purpose of risk management, administering this policy and for the assessment of any claims under this policy.
 - Providing relevant information to a contracted third party who requires this information for the administration of your policy and benefits you are entitled to.
 - To profile and analyse risk.

Discovery Gap Cover and Discovery Supplementary Gap Cover are insurance products. They are not medical schemes and the cover is not the same as that of a medical scheme. These policies are not a substitute for medical scheme membership. Discovery Gap Cover is a short-term insurance policy, underwritten by Discovery Insure Ltd, registration number 2009/011882/06, an authorised financial services provider. Discovery Supplementary Gap Cover is a long-term insurance policy, underwritten by Discovery Life Limited, a registered long-term insurer and an authorised financial services provider. Registration number 1966/003901/06, is a registered long-term insurer, and an authorised financial services and registered credit provider, NCR Reg No. NCRCP3555. This is a separate long-term insurance product and is not conditional on the purchase of the short-term insurance Discovery Gap Cover product. Product rules, terms and conditions apply.

- 1.9. We may process your information using automated means (without human intervention in the decision making process) to make a decision about you or your application for any product or service. You may query the decision made about you.
- 1.10. If a third party asks us for any of your personal information, we will share it with them only if:
- you have already given your consent for the disclosure of this information to that third party; or
 - we have a legal or contractual duty to give the information to that third party including other insurers and re-insurers.
- This information could be sourced either directly or through a database operated by or for insurers as a group, at any time. Such information could be detailed, abbreviated or in a coded form and includes sharing of information on Industry Registers, such as the SAIA, Astute and ASISA. We will provide your personal information to any other entity within the Discovery Group with whom you or your dependant/s already have a relationship; or where you or your dependant/s have applied for a product, service or benefit from such entity. This information will be provided for the administration of your or your dependant/s products or benefits with other entities within the Discovery Group.
- 1.11. We may share and combine all the personal information that we have about you, your dependants and in some cases your employees for any one or more of the following purposes:
- market, statistical and academic research; and
 - to customise our benefits and services to meet your needs
- 1.12. Your personal information may be shared with third parties such as academics and researchers, including those outside South Africa. We ensure that the academics and researchers will keep your personal information confidential and all data will be made anonymous to the extent possible and where appropriate.
- No personal information will be made available to a third party unless that third party has agreed to abide by strict confidentiality protocols that
- 1.13. If we want to share your personal information for any other reason, we will do so only with your permission.
- 1.14. By signing this application form, you authorise us to obtain and share information about your creditworthiness with any credit bureau or credit providers' industry association or industry body. This includes information about credit history, financial history, judgments, default history and sharing of information for purposes of risk analysis, tracing and any related purposes.
- 1.15. Obtaining personal information for data quality purposes:
- 1.15.1. We have a duty to take all reasonably practicable steps to ensure your personal information is complete, accurate, not misleading and updated on a regular basis. To enable this we will always try to obtain personal information from you directly. Where we are unable to do so, we will make use of verifiable independent third party data sources.
- 1.16. We have the right to communicate with you electronically about any changes on your policy including your premiums or changes and improvements to the benefits you are entitled to on your policy.

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- 1.17. We have a duty to keep you updated about any offers and new products that are made available from time to time. We, any entity within the Discovery Group and contracted third-party service providers may communicate with you about these.
- 1.18. Please let us know if you do not wish to receive any direct telephonic marketing.
- 1.19. You have the right to know what personal information we hold about you. If you wish to receive this information please complete a complete the 'Data Subject Request' form on www.discovery.co.za and specify what information you would like. We will take all reasonable steps to confirm your identity before providing details of your personal information. We are entitled to charge a fee for this service and will let you know what it is at the time of your request. You agree that we may keep your personal information until you ask us to delete or destroy it. You have the right to ask us to update, correct or delete your personal information, unless the law requires us to keep it. Where we cannot delete your personal information, we will take all practical steps to de-personalise it.
- 1.20. When we are required by law to collect and keep personal information, we shall do so. At a minimum, this includes the following
 - The Financial Advisory and Intermediary Services Act, 2002;
 - The Financial Intelligence Centre Act, 2002;
 - The National Credit Act, 2005;
 - The Long-term Insurance Act, 1998;
 - The Short-Term Insurance Act, 1998;
 - Medical Schemes Act, 1998;
 - The Consumer Protection Act, 2008;
 - The Protection of Personal Information Act, 2013;
 - Electronic Communications and Transactions Act, 2002; and
 - Promotion of Access to Information Act, 2002.
- 1.21. You agree that the we may transfer your personal information outside South Africa:
 - if you give us an email address that is hosted outside South Africa; or
 - to administer certain services, for example, cloud services.
- 1.22. If we become involved in a proposed or actual amalgamation, transfer or merger, acquisition or any form of sale of any assets, as appropriate, we have the right to share your personal information with third parties in connection with the transaction. In the case of such an event, the new entity will have access to your personal information. The terms of this Privacy Statement will continue to apply.
- 1.23. We may change this Privacy Statement at any time. The current version is available on www.discovery.co.za.
- 1.24. If you believe that we have used your personal information contrary to this Privacy Statement, you must first attempt to resolve any concerns with us. If you are not satisfied after this process, you have the right to lodge a complaint with the Information Regulator, under POPIA. The contact details for the Information Regulator: The Information Regulator (South Africa) | SALU Building | 316 Thabo Sehume Street | PRETORIA | | Tel: 012 406 4818 | Fax: 086 500 3351 | infoereg@justice.gov.za

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