

DATA PRIVACY CONSENT FORM

The Data Protection Act ("the Act") which was passed June 2020 in Jamaica and is scheduled to come into effect on December 1, 2023, stipulates that we must seek and obtain your consent prior to processing data collected from you.

In order to provide insurance services to you, we require that you provide us with identifiable information about yourself (personal data) and the risk you wish us to insure. The information you provide is processed in order that we may provide you with the best insurance solution possible.

Listed below are the various consents we require from you. We ask that you read them carefully and if you agree, please tick the appropriate boxes, sign at the space provided and return to us. If you do not provide us with your written consent, by law we will be unable to conduct business with you. Please rest assured that we treat your data in the strictest of confidence and as prescribed by law.

WE CARE ABOUT YOUR PERSONAL DATA PROTECTION

An abridged version of our Data Protection Privacy Notice attached to this form explains how we protect your privacy. This is an important notice which outlines how we will process your personal data. You should read it before submitting any personal data to us. To read our full Privacy Policy, visit: <https://jamaica.myguardiangroup.com/privacy-policy>

Alternatively, you may contact us to request a paper copy of our Privacy Policy. If you have any queries about how we use your personal data, please feel free to contact us.

Mandatory Consents

- ☐ I/We confirm that I/We have read and understood the Data Protection Privacy Notice provided to me/us and that I/We are duly authorized to sign this form on behalf of the Insured.

Consent to collect Sensitive Data

- ☐ I/We consent to the collection and processing of Sensitive Data within this proposal.

Consent to share Data

- ☐ I/We consent to the sharing/seeking of information from other insurers, finance companies, databases and/or other duly authorized bodies to verify the answers provided by me/us.

Consent to conduct Business

- ☐ I/We consent to conduct business with Guardian General Insurance Jamaica Limited online and electronically including but not limited to effecting and or renewing insurance coverages, requesting and receiving quotations and or updates, sending and receiving all documents, communications, notices, contracts and all other correspondence electronically.
- ☐ I/We further consent that any document delivered in connection with this proposal may be electronically signed and the electronic signatures of the parties are intended to have the same force and effect as manual signatures.

Optional Consents

Marketing: I / We understand that from time-to-time Guardian General Insurance Jamaica Limited or other companies within Guardian Group may want to contact me/us directly regarding any special offers, discounts, new and existing product offerings and bundles that may be of interest to me / us. I / We also understand that I/We may withdraw my / our consent at any time and if I / We choose to withdraw my/our consent, my/our policy/policies and benefits with the Guardian Group would not be affected.

- ☐ I / We consent to the sharing of relevant personal data with other companies in the Guardian Group or parent company NCB Financial Group Limited (referred to herein as NCB Group) and/or their subsidiaries and any other entity/ies that may become part of the NCB Group.
- ☐ I / We consent to the syncing of relevant data with any of the related companies within Guardian Group or parent company NCB Financial Group Limited (referred to herein as NCB Group) with whom I / We currently transact business.

DATA PROTECTION PRIVACY NOTICE	
We collect and use personal data so that we can provide you with an insurance policy that suits your insurance needs. This notice explains the most important aspects of how we use your data and what rights you have in relation to your personal data.	
The data controller responsible for this personal data is Guardian General Insurance Jamaica Limited as the insurer of the product. Additional controllers include your intermediary/broker who is responsible for the sale and distribution of the product and any applicable reinsurers.	
Personal Data we use	
Where appropriate, we may collect the following personal data from and/or about you:	
• Your data: We use personal data such as name and contact details (Personal Data) and sensitive personal data such as medical details (Sensitive Data). • Other people's data: As well as collecting personal data about you, we may also use personal data about other people, for example family members you wish to insure on a policy (please ensure you have the necessary permission before providing this data, they can also contact us for further information) • Claims data: If a claim is made, we may also collect personal information about the claim from you and any relevant third parties. • Health data: We may need to ask for details relating to your health data or the health data of somebody else covered under your policy. • Criminal conviction data: We may ask for details relating to any unspent criminal convictions you and anybody else covered under your policy may have.	
How we use your personal information	
Purpose for which it is used	Our legal basis for using it
To provide a quote, including making a decision as to whether we can provide you with cover and at what price.	• To take steps at your request prior to entering into your policy. • Consent where another person provides your data to us so that we can provide them with a quote.
To verify your identity.	• To perform the policy. • To take steps at your request prior to entering into a policy. • To comply with our legal obligations.
To provide you with insurance cover and administer your insurance policy, including dealing with any queries or changes, payments, renewals and processing a cancellation of your policy.	• To perform the policy.
To validate, investigate and/or process any claims you or another person makes in relation to your insurance policy.	• To perform the policy. • To comply with our legal obligations.
To maintain arrangements, we have with reinsurers.	• For our legitimate interests in managing our business.
For management information purposes including portfolio assessment, risk assessment, performance reporting and management reporting.	
For a proposed portfolio transfer, reorganisation, transfer, disposal or other transaction relating to our business.	
To detect and prevent fraud.	• For our legitimate interests in managing our business. • To perform your policy. • To comply with our legal obligations.
To comply with laws and regulations.	• To comply with our legal obligations.
Data collected from Third Parties.	
We may collect personal data from third parties if you engage with us through a third party, for example through a broker or, in the case of a group scheme, through your employer. We may also obtain data from other third parties such as financial institutions, claims service providers (including private investigators), other insurers, databases and/or other duly authorized bodies for the purposes described above.	
Sharing of your Personal Data	
We may share your Data (where appropriate/applicable) as follows:	
• We may also share personal data with third parties if you engage with us through a third party, for example through a broker or, in the case of a group scheme, through your employer. • With business partners, suppliers, sub-contractors and agents with whom we work and/or engage to assist us in carrying out business activities which are in our legitimate business interests and where such interests are not overridden by your interests. • With reinsurers who provide reinsurance service to Guardian General Insurance Jamaica Limited. • With other insurers and/or their agents. • With any intermediary or third party acting for you. • In order to comply with our legal obligations, a Court Order or to cooperate with regulatory bodies as well as with relevant government departments and law enforcement agencies. • On the sale, transfer or reorganisation of our or our Group's business (or any part of it). • Where you have consented to our doing so, we may share and sync information that you provide to companies within the Guardian Group or our parent company (NCB Financial Group Limited) so we and they may contact you in order to tell you about carefully selected products, services or offers that we believe will be of interest to you.	

How we secure and transfer your personal data to other countries

Guardian Group has physical, electronic, and managerial procedures to safeguard and secure your personal data. As a global business we ensure that personal data is equally protected in all locations by complying with respective data protection laws of territories where we operate. Additionally, our contracts with external third parties require them to provide equivalent levels of protection for personal data to the same standards we abide by.

How long we hold your personal data for

We retain personal data for as long as is necessary to meet the purposes for which it was originally collected or to satisfy our legal obligations.

Data subject rights

You have the following rights in relation to your Data which is held by us:

• To ask for details of your Data held by us. • To ask for a copy of your Data. • To have any inaccurate or misleading Data rectified. • To have your Data erased. • To restrict the processing of your Data in certain circumstances.	• To object to the processing of your Data. • To transfer your Data to a third party. • A right not to be subject to automated decision making. • The right to receive notification of a Data breach. • Where processing is based on consent, the right to withdraw such consent.
Note: You have the right to object to use of personal data based on legitimate business interests. If you do object, we will have an opportunity to demonstrate that there are compelling legitimate grounds which override your rights and freedoms or that processing is necessary for the establishment, exercise or defence of legal claims. Please note that any successful objection may prevent us assessing future claims and/or the Policy may be cancelled.	

If you wish to avail of these rights, a request must be submitted in writing to our Data Protection Officer (see contact details below). In order to protect your privacy, you may be asked to provide suitable proof of identification before we can process your request.

Guardian Group Privacy Policy

Please note that this Data Protection Notice is not a standalone section and should be reviewed in conjunction with our Privacy Policy which is available online <https://jamaica.myguardiangroup.com/privacy-policy> or a copy can be provided to you upon request.

Data Protection Officer Contact details

If you have any questions about your Data, you can contact our Data Protection Officer, using the contact details below.
GroupDataProtectionOfficer@myguardiangroup.com

Signature of Insured / Broker / Agent _____

Date _____
MM/DD/YY

Corporate Clients: Affix Company Stamp