

Flexicare

Private primary healthcare

2021 PRIVACY STATEMENT

How we will process and disclose your personal information and communicate with you

Definitions

Administrator refers to Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider, a Council for Medical Schemes accredited administrator and managed care organisation and a subsidiary of Discovery Limited (registration number 1999/007789/06).

Flexicare is an employer funded health care related benefit for employees, provided by the insurer and administered by the administrator.

Insurer refers to Auto & General Insurance Company Limited, registration number 1973/016880/06, an authorised insurer and financial services provider.

You and your refers to the member and the dependants on Flexicare which may include your spouse, children and other dependants as the case may be.

Your personal information refers to personal information about you, and your employees (as relevant). It includes information about race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, contact numbers, addresses, financial information, language and birth of the individual amongst other things.

Process(ing) (of) information means the lawful and reasonable automated or manual activity of collecting, recording, organising, storing, updating, distributing and removing or deleting personal information to ensure that such processing is adequate, relevant and not excessive given the purpose for which it is processed.

Competent person means anyone who is legally competent to consent to any action or decision being taken for any matter concerning a member or dependant for example a parent, legal guardian or a legal representative appointed by a court to manage the finances, property, or estate of another person unable to do so because of mental or physical incapacity.

When you engage with the Insurer and Administrator, you entrust us with personal information about yourself, your family, 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 a manner that is compliant, ethical, adheres to industry best practice and applicable protection of personal information legislation as enacted from time to time.

The Insurer and Administrator will keep your personal information confidential.

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 endeavour 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. Thus, your personal information comprises information you may have given to us yourself or we may have collected from other sources.

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 the Insurer and Administrator require your acceptance to activate and service your membership. If you do not accept these terms and conditions, we cannot activate and service your membership.

You understand and/or acknowledge that when you include your spouse and/or dependents on your application, we will process their personal information for the activation of the policy/benefit and to pursue their legitimate interest. By submitting your dependents' relevant personal information, you hereby confirm that you are duly authorised to share such information with us. We will furthermore process their information for the purposes and in the manner set out in this Privacy Statement.

If you are giving consent for a person under 18 (a minor) you confirm that you are a competent person and that you have authority to give their consent on their behalf.

If you share your personal information with any third parties, we will not be responsible for how they use this information nor be responsible for any loss suffered by you or your employer (where applicable).

Each party accepts responsibility to the extent that the processing activities of personal information fall under the control of that party and agrees to indemnify the other party/ies against any loss or damage, direct or indirect, that an employee may suffer because of any unauthorised use of the employees' personal information or if a breach of the employees' personal information occur, but only if the processing of that personal information is controlled by that party.

You understand and accept that the Insurer and Administrator may process your personal information for the following purposes:

1.1 | to verify the accuracy, correctness and completeness of any information provided to the Insurer and Administrator in the course of processing an application for membership or providing services related to the membership;

1.2 | for the administration of your Flexicare plan;

1.3 | for the provision of managed care services to you on your Flexicare plan;

1.4 | for the provision of relevant information to a contracted third party who requires this information in order to provide a healthcare service to you on your Flexicare plan;

1.5 | to profile and analyse risk;

1.6 | to share your personal information with external health providers for them to assess or evaluate certain clinical information, in the event that you are subject to such a clinical assessment.

Examples of when and how we will get and share your personal information include:

2.1 | Sharing your personal information with your chosen financial adviser during the application process to help the Insurer and Administrator, if necessary, while we process your membership application;

2.2 | Getting your personal information from other relevant sources, including medical practitioners, contracted service providers, financial advisers, credit bureaus, entities that are part of Discovery Group or industry regulatory bodies ("relevant sources") and further processing of such information to consider your membership application, to conduct underwriting or risk assessments, or to consider a claim for medical expenses. We may (at any time and on an ongoing basis) verify with the relevant sources that your personal information is true, correct and complete;

2.3 | If you have joined as a member of an employer group, getting from and sharing with your employer information that is relevant to your application;

2.4 | By signing this application form, you authorise the Insurer and Administrator 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.

2.5 | Communicating with you about any changes in your Flexicare plan, including your contributions or changes and enhancements to the benefits you are entitled to on the Flexicare plan you have chosen;

2.6 | Transferring your personal information outside the borders of the Republic of South Africa where appropriate, for example to administer international emergency or treatment benefit and Africa Benefit, or if you provide an email address which is hosted outside the borders of South Africa, or for processing, storage or academic research.

If a third party asks the Insurer and Administrator for any of your personal information, we will share it with them only if:

3.1 | you have already given your consent for the disclosure of this information to that third party; or

3.2 | we have a legal or contractual duty to give the information to that third party.

The Insurer and the Administrator will provide your personal information to any entity (including an entity forming part of Discovery Limited) 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 an entity. This information will be provided for the administration of your or your dependant/s products or benefits with such entities.

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 an academic or research party unless that party has agreed to abide by strict confidentiality protocols that we require. If we publish the results of this research, you will not be identified by name.

You agree that the Insurer and Administrator may transfer your personal information outside South Africa:

4.1 | if you give us an email address that is hosted outside South Africa; or

4.2 | to administer certain services, for example, cloud services.

If the Insurer or Administrator becomes 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.

When we share your information, we will ensure that, the company, person or regulatory body (in or outside of South Africa) to whom we pass your personal information to agree to treat your information with the same level of protection as we are obliged to.

You consent and agree that:

5.1 | we may process your information, including personal and special personal information, to adhere to South African legislative reporting obligations and to perform transaction monitoring activities;

5.2 | we may communicate such personal information to local Regulatory Bodies as well as to other relevant governance structure of Discovery Limited if any Legislative reportable matters are identified.

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.

The Insurer and Administrator have the right to communicate with you electronically about any changes on your Flexicare plan, including your contributions or changes and improvements to the benefits you are entitled to on the Flexicare plan you have chosen.

The Insurer and Administrator have a duty to keep you updated about any offers and new products that are made available from time to time. The Insurer, Administrator, any entity of Discovery Limited and/or any contracted third-party service providers may communicate with you about these.

You may opt out of Electronic Marketing on www.discovery.co.za or the Discovery App. We will store your personal information for the purpose to action this request and action it as soon as reasonably possible.

Unless required by law to keep your personal information for a certain period of time or purpose, you agree that the Insurer and Administrator 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.

Where the Insurer and Administrator are required by law to collect and keep personal information, we shall do so. At a minimum, this includes the following:

6.1 | Legislation applicable to the Insurer and the Administrator:

6.1.2 | The Consumer Protection Act, 2008

6.1.3 | The Protection of Personal Information Act, 2013

6.1.4 | Electronic Communications and Transactions Act, 2002

6.1.5 | Promotion of Access to Information Act, 2002

Underwritten by
auto & general

Flexicare is not a medical scheme. The cover is not the same as that of a medical scheme and is not intended to be a substitute for medical scheme membership. Flexicare is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07 an authorised financial services provider and underwritten by Auto & General Insurance Company Limited, registration number 1973/016880/06, an authorised non-life insurer and financial services provider. Terms, conditions and limits apply.

Discovery Vitality (Proprietary) Limited, registration number: 1999/007736/07. Terms, conditions and limits apply.

The Trauma Benefit is a non-life insurance policy, underwritten by Discovery Insure Ltd, registration number 2009/011882/06, a licensed non-life insurer and an authorised financial services provider. Flexicare is a separate non-life insurance policy and is not conditional on the purchase of a Trauma Benefit policy.

The Funeral benefit is a life insurance policy, underwritten by Discovery Life Limited. Registration number 1966/003901/06, a licensed life insurer and an authorised financial services and registered credit provider, NCR Reg. No. NCRCP3555. Flexicare is a separate non-life insurance policy and is not conditional on the purchase of a Funeral Benefit policy.

6.2.1 | Financial Advisory and Intermediary Services Act, 2002

6.2.6 | Short Term Insurance Act, 1998 and Policyholder Protection Rules in terms thereof

You have the right to know what personal information the Insurer and the Administrator holds about you. If you wish to receive this information, please complete a 'PAIA Form to Request Access to Records' on <https://www.discovery.co.za/corporate/legal> and specify the information you would like. We will take all reasonable steps to confirm your identity before providing details of your personal information in respect of this request. We are entitled to charge a fee for this service and will let you know what it is at the time of your request.

If you believe that the Insurer or Administrator have used your personal information contrary to this Privacy Statement, you have the right to lodge a complaint with the Information Regulator, under POPIA, but we encourage you to first follow our internal complaints process to resolve the complaint. We explain the complaints and disputes process on the website <https://www.discovery.co.za/corporate/legal> or contact the Administrator's Information Officer at privacy@discovery.co.za. If, thereafter, you feel that we have not resolved your complaint adequately kindly contact The Information Regulator (South Africa) at: | JD House | 27 Stiemens Street | Braamfontein | PO Box 31533 | Braamfontein | 2017 | Tel: +27 (0) 10 023 5207 | Cell No: +27 (0) 82 746 4173 | infoereg@justice.gov.za

Underwritten by
auto  general

Flexicare is not a medical scheme. The cover is not the same as that of a medical scheme and is not intended to be a substitute for medical scheme membership. Flexicare is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07 an authorised financial services provider and underwritten by Auto & General Insurance Company Limited, registration number 1973/016880/06, an authorised non-life insurer and financial services provider. Terms, conditions and limits apply.

Discovery Vitality (Proprietary) Limited, registration number: 1999/007736/07. Terms, conditions and limits apply.

The Trauma Benefit is a non-life insurance policy, underwritten by Discovery Insure Ltd, registration number 2009/011882/06, a licensed non-life insurer and an authorised financial services provider. Flexicare is a separate non-life insurance policy and is not conditional on the purchase of a Trauma Benefit policy.

The Funeral benefit is a life insurance policy, underwritten by Discovery Life Limited. Registration number 1966/003901/06, a licensed life insurer and an authorised financial services and registered credit provider, NCR Reg. No. NCRCP3555. Flexicare is a separate non-life insurance policy and is not conditional on the purchase of a Funeral Benefit policy.