

Privacy policy

This privacy policy applies to African Risk Transfer Limited ('ART', 'we', 'us' or 'our') and explains how ART handles your personal information and complies with the requirements of the Data Protection Act 2004 ("DPA") of Mauritius.

Should you have any questions, you may contact our data protection officer by emailing compliance@africanrisktransfer.com

How we collect information on individuals

ART collects personal information for a range of business purposes from sources such as its clients, customers, employees, contractors and other individuals.

We collect a wide range of information including contact details, roles, business types, related parties and other information that would be necessary for our business.

For clients (existing or prospective) we will collect more detailed information, which includes financial information.

The medium of collection may be through emails, our website, surveys or physical forms and documents either through direct or indirect interaction.

How we deal with and use the personal information

We collect data with a number of purposes which mainly include:

- Provision of services;
- Responding to enquiries and requests;
- Ongoing client relationship;
- Marketing or communication around our products, initiatives and events;
- Reporting and management;
- Recruitment; and
- Any other purpose that would relate to our business

We may use personal information about individuals to market our services, including by email. You may contact our Data Protection Officer through email or by letter addressed at C1-203, Level 2 Office Block C La Croisette Grand Baie MU, 30517.

Mauritius

C1-203, Level 2, Office Block C, La Croisette, Grand Baie, 30517, Mauritius
Company No. 140013 C1/GBL **FSC MAU** C116015902
Directors: Marie Dominique Stephanie Pallamy, Gavin Courtenay*,
Vis Govender* - *South African
www.africanrisktransfer.com

Seychelles

Suite 204 Waterside, Eden Island, Victoria, Seychelles
License No. 00022 **Company Registration No.** 8423894-1
Directors: Gavin Courtenay*, Peter Kemp*, Kenny Garry Roberts - *South African

Disclosure of personal information

ART does not routinely disclose personal information to other organisations unless:

- required by law;
- use or disclosure is permitted by this policy;
- we believe it necessary to provide you with a product or service which you have requested or are contracted to;
- to protect the rights, property or personal safety of any member of the public or a customer of ART or the interests of ART;
- some or all of the assets or operations of ART are or may be transferred to another party as part of the sale of some or all of ART's business; or
- you give your consent.

We may also share non-personal, de-identified and aggregated information for research or promotional purposes. Except as set out in this policy, we do not sell or trade personal information to third parties, or allow such third parties to use that personal information.

We use a number of partners whether persons or entities for the provision of our service or which service us for the proper running of our business. This means that individuals and organisations outside of ART will sometimes have access to personal information held by ART and may collect or use it from or on behalf of ART.

We require our service providers to adhere to our privacy guidelines and not to keep this information or use it for any unauthorised purposes.

Transfer of information outside Mauritius

Information held by ART may be transferred out of Mauritius for any use including storage even in countries without adequate data protection requirements as in Mauritius. ART may also transfer information abroad if it uses overseas facilities or contractors to process or back-up its information or to provide certain services to ART.

Our commitments to safeguard your privacy, and the information, remains subject to existing confidentiality obligations.

Privacy on our web sites

Cookies may be used on some areas of our websites. ART uses cookies to improve the navigational experience of visitors to our websites and to make them easier to use.

Mauritius

C1-203, Level 2, Office Block C, La Croisette, Grand Baie, 30517, Mauritius
Company No. 140013 C1/GBL **FSC MAU** C116015902
Directors: Marie Dominique Stephanie Pallamy, Gavin Courtenay*,
Vis Govender* - *South African
www.africanrisktransfer.com

Seychelles

Suite 204 Waterside, Eden Island, Victoria, Seychelles
License No. 00022 **Company Registration No.** 8423894-1
Directors: Gavin Courtenay*, Peter Kemp*, Kenny Garry Roberts - *South African



If you have any concern about cookies, you may consult us or use available tools to view our websites while maintaining acceptable navigation experience on ART websites.

Security of personal information

We may store information electronically and we will allow our partners and staff to use the information for certain specific purposes.

ART will endeavour to take all reasonable steps to keep secure any information which we hold about you, whether electronically or in hard-copy, and to keep this information accurate and up to date. We also require our employees and data processors to respect the confidentiality of any personal information held by ART.

Access to information

If at any time you want to know what personal information we hold about you, you may contact us in writing or by email.

Corrections and concerns

If you believe that information we hold about you is incorrect or out of date, or if you have concerns about how we are handling your personal information, please contact us and we will try to resolve those concerns.

If you wish to have your personal information deleted, please let us know and we will take reasonable steps to delete it (unless we need to keep it for legal, auditing or internal risk management reasons).

Effect of policy

ART reserves the right to change its privacy policy at any time and notify you by posting an updated version of the policy on this website.

The amended policy will apply between us whether or not we have given you specific notice of any change.

ART Privacy Commitment

Last Edited 04 March 2021

Mauritius

C1-203, Level 2, Office Block C, La Croisette, Grand Baie, 30517, Mauritius
Company No. 140013 C1/GBL **FSC MAU** C116015902
Directors: Marie Dominique Stephanie Pallamy, Gavin Courtenay*,
Vis Govender* - *South African
www.africanrisktransfer.com

Proud sponsors of

All Life Matters
ANIMAL SANCTUARY

Seychelles

Suite 204 Waterside, Eden Island, Victoria, Seychelles
License No. 00022 **Company Registration No.** 8423894-1
Directors: Gavin Courtenay*, Peter Kemp*, Kenny Garry Roberts - *South African

www.africanrisktransfer.com