

PRIVACY NOTICE

INTRODUCTION

Thank you for choosing Old Mutual. Old Mutual (“we”, “us” or “our”), as data controller, respects your privacy and is committed to protecting your personal data and the personal data of third parties that you provide to us. This Privacy Notice is a summary of our Privacy Policy and describes how we collect, use, disclose, transfer, store or otherwise process your personal data and tells you about your privacy rights and how the law protects you. For the full version of the Privacy Policy, please visit oldmutual.co.ke or contact us for a copy.

Personal data means any information relating to you as an identified or identifiable natural person. In order for us to provide the services you have requested from us, it is necessary that we collect and process personal data from you.

THE TYPES OF PERSONAL DATA THAT WE COLLECT

We may collect, use, store, transfer or otherwise process personal data about you or persons connected to you including identification information such as name and national identity card number or passport number, KRA PIN, nationality, gender, contact information such as email address, telephone number and postal address and information relevant to your insurance policy or relevant to your claim such as your health data.

If we require information about other people connected to you, we may request you to provide such information. If you are providing information about another person, please ensure that they know you are doing so and are content with their information being provided to us. It might be helpful to show them this Privacy Notice and our Privacy Policy and direct them to us if they have any concerns.

HOW DO WE COLLECT YOUR PERSONAL DATA?

For most part, we will collect personal data directly from you and this may include personal data you provide when you apply for our products or services, make enquiries, register for our products offered through mobile and online platforms, request marketing information to be sent to you, give us feedback or contact us.

In some instances, we may collect and receive your personal data from third parties or publicly available sources including medical professionals and hospitals; directly from an individual or employer (or your employer’s service provider) who has a policy with us under which you are insured; directly from an employer which funds a cover that we administer where you are a beneficiary; directly from a person who is making a claim or application to us and they include information about you which is related to that claim or application; insurance brokers or agencies; the Government of Kenya’s e-citizen portal, Integrated Population Registration Services platform and other Government platforms; or publicly available sources such as the Companies Registry and the Business Registration Service.

HOW DO WE USE YOUR PERSONAL DATA AND WHAT LEGAL BASIS DO WE HAVE FOR PROCESSING YOUR PERSONAL DATA?

We use your personal data to provide you with our insurance services. In this regard, we rely on the following lawful basis for processing your personal data:

- **Performance of contract:** Including setting up and administering a contract of insurance by providing you with a quote for the insurance policy, underwriting the risks to be insured or processing any claims that might be submitted under the policy;
 - **Legal and regulatory obligations:** Compliance with our legal and regulatory obligations such as KYC obligations under different statutes including the Proceeds of Crime and Anti-Money Laundering Act (No.9 of 2009) and the Tax Procedures Act (No. 29 of 2015);
 - **Consent:** We will also rely on your consent as a lawful basis for processing your personal data in the instances where we (a) process personal data relating to a child; (b) process sensitive personal data outside Kenya; and (c) provide you with marketing information; and
 - **Legitimate interests:** for our legitimate business interests, including prevention and detection of fraud.
- In the event that you fail to provide us with your personal data when requested, we may not be able to perform the contract we have or that we wish to enter into with you. In that case, we may have to cancel a product or service you have with us.

You have the right to withdraw your consent to our processing of your personal data at any time but please note, that your withdrawal will not affect the lawfulness of our processing of your personal data which was based on prior consent before your withdrawal or which is based on other legal basis for processing of your personal data. Please further note we may not be able to provide you with our products and services if you withdraw your consent.

WHO DO WE SHARE YOUR PERSONAL DATA WITH?

In connection with the above purposes, we may share your personal data with third parties located within and outside Kenya such as our affiliates, public authorities or governments when required by law, our third-party service providers who help us manage our products and services including those service providers who maintain our IT and office systems, provide marketing and advertising services, provide application processing, fraud monitoring, call center and/or other customer services. In that connection, we will take adequate steps to protect your personal data including entering into agreements with third party recipients of your personal data (as applicable) governing protection of personal data.

DATA SECURITY

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. We have also put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

RETENTION AND STORAGE OF YOUR PERSONAL DATA

We will only retain your personal data for as long as may be necessary to fulfil the purpose we collected it for, including for the purposes of satisfying any legal, regulatory, tax, accounting or reporting obligations.

YOUR LEGAL RIGHTS

You have the right to:

- Be informed of the use to which your personal data is to be put as we have endeavoured to outline in this Privacy Notice and our Privacy Policy;
- Request access to your personal data that we hold about you;
- Object to the processing of all or part of your personal data;
- Request correction of inaccurate, false or misleading data that we hold about you; and
- Request deletion of false or misleading data that we hold about you.

CONTACTING US

If you have any concerns about the use of your personal data, questions about this Privacy Notice or our Privacy Policy including any requests to exercise your legal rights under the law, please contact us using the details set out below:

Email address: life@oldmutual.co.ke
Postal address: PO Box 23842 00100, Nairobi, Kenya
Physical address: Old Mutual Tower, Upper Hill Road, Upper Hill, Nairobi, Kenya
Telephone number: +254 711 010 000, +254 711 065 000

We will respond to your questions or concerns in a timely manner and in compliance with the relevant laws.

Old Mutual Life Assurance Kenya Limited
 Old Mutual Tower, Upper Hill Road, Upper Hill, Nairobi | P.O. Box 23842 00100, Nairobi, Kenya
 Tel: +254 711 010 000, +254 711 065 000 | Email: life@oldmutual.co.ke
 oldmutual.co.ke

Branch: _____

Agency: _____

Policy No.: _____

Kindly ensure ALL the mandatory documents are submitted to form part of this proposal form:

- KRA PIN Certificate
 Log Book/Import documents
 Driving License
 Copy of ID
 Certificate of Incorporation (for companies)

1. PROPOSER

Full Name & Surname: _____

PIN No.: _____

Occupation/Profession: _____

Telephone No.: Home: _____ Cellphone: _____ Work: _____

Postal Address: _____ Code: _____ Town: _____

Email: _____

Period of Insurance required from: _____ to: _____

Age Band: (Individuals)
 18 years - 21 years
 22 years - 40 years
 41 years - 69 years
 Above 70 years

Consent for Marketing Purposes: We would like to use your details to provide you with information about insurance products, services and special offers from us or our affiliates. Please note that if you do not want to receive our marketing information you may opt-out by contacting us at any time.

Please tick the relevant boxes below if you agree to receive marketing information from us:

- I consent
 I do not consent to receiving marketing information

2. VEHICLE

	VEHICLE 1	VEHICLE 2	VEHICLE 3	VEHICLE 4
Registration number				
Chassis number				
Engine number				
Make of vehicle				
Type of body				
Cubic capacity				
Year of manufacture				
Proposers estimate of present value (incl duty)				

3. Are you the owner of the above vehicle(s)? Yes No
If you are not the owner, state the name of the owner and his/her address. (Attach a copy of the log book)

4. Is any Financial Institution or any other party financially interested in the vehicle? Yes No
If "Yes" please state name & address:

5. For what purpose will the vehicle be used?

5.1 Social, domestic, pleasure & own business Yes No

5.2 For carriage of goods for hire & reward Yes No

5.3 For carriage of passengers for hire & reward Yes No

5.4 For any other purpose - please specify

6. Is any of the vehicles above a left hand drive? Yes No
(An additional premium of 25% is applicable for left hand drive cars)

7. Has customs duty been paid in full in respect of the above vehicle? Yes No
(Duty Clause is applicable if Custom Duty has not been paid in full)

8. Is/are the vehicle(s) fitted with anti-theft devices? (Provide copy of Installation certificate) Yes No
(Theft excess of 25% of vehicle value is applicable if without anti-theft device)

DRIVING & CLAIM EXPERIENCE

9. Do you hold a valid Driving license? Yes No
Which class of license? _____
Year license was attained? _____

10. Have you ever had a motor vehicle accident or loss during the past five years? Yes No
When: _____
Nature of accident: _____
Estimated amount of loss: _____

11. Have you ever been convicted of any motoring offence? Yes No
If "Yes" please provide details.

12. Have you been insured in respect of the above vehicle(s)? Yes No
If so, which company? _____

COVER

What type of insurance cover do you require?

Comprehensive Third Party Fire & Theft Third Party Only

Extra Benefits available at an additional premium (Comprehensive Vehicles only)

ADDITIONAL PREMIUM		
1. Extra Windscreen Cover above Kshs. 30 000	Yes <input type="checkbox"/> No <input type="checkbox"/>	Limit 10% of the extra limit
2. Extra Radio Cassette Limit above Kshs. 30 000	Yes <input type="checkbox"/> No <input type="checkbox"/>	Limit 10% of the extra limit
3. Riot, Strike & Political violence	Yes <input type="checkbox"/> No <input type="checkbox"/>	Additional premium of 0.25% of vehicle value
4. Car Hire - Cash Benefit up to Kshs. 20 000 (Vehicles above Kshs. 1 million only)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Additional premium of Kshs. 2 000 per vehicle
5. Forced ATM withdrawal - Up to Kshs. 10 000 - Up to Kshs. 7 500	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>	Additional premium of Kshs. 1 000 per vehicle Additional premium of Kshs. 750 per vehicle
6. Loss of spare wheel (vehicles above Kshs. 1 million only) - Up to Kshs. 10 000 - Up to Kshs. 7 500	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>	Additional premium of Kshs. 1 000 per vehicle Additional premium of Kshs. 750 per vehicle
7. Tracking Devices	Yes <input type="checkbox"/> No <input type="checkbox"/>	Additional premium of Kshs. 25 000 per vehicle
8. AA Membership	Yes <input type="checkbox"/> No <input type="checkbox"/>	Additional premium of Kshs. 4 000 per vehicle

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I consent

I do not consent to receiving marketing information

DECLARATION

I/we declare that to my/our knowledge the answers and particulars given in this proposal are true and complete that I/we have not withheld any material information and that the vehicle(s) described is/are in good condition. I/we further agree that this proposal and declaration shall be the basis of the contract between me/us and Old Mutual whose policy is applicable to this insurance, I/we agree to accept. I/we confirm that I/we have read and understood the above Privacy Notice and the Privacy Policy and that any queries/concerns I/we have with regard to the nature and purpose of the processing of personal data have been adequately addressed.

Date of completion of proposal _____

Name of person completing proposal form _____

Signature _____

Signed by _____