

Privacy Policy

ALPHA DIRECT RESPECTS YOUR PRIVACY

Alpha Direct Insurance Company (Pty) Ltd (Alpha Direct) recognises the importance of protecting your personal information. By using our website or our mobile app, you understand and agree to the following:

We reserve the right, at our discretion, to modify or remove portions of this internet privacy policy at any time. This privacy policy is in addition to any other terms and conditions applicable to the web site/mobile app. Alpha Direct makes no representations about third party web sites that may be linked to this web site or app. By using our Website or app, you agree to the terms and conditions contained in this privacy policy and/or any other agreement that we might have with you. If you do not agree to any of these terms and conditions, you should not use this site, app or any of our benefits or services. You agree that any dispute over privacy or the terms contained in this privacy policy, or any other agreement we have with you, will be governed by the laws of Botswana. You also agree to arbitrate such disputes in Botswana, and to abide by any limitation on damages contained in any agreement we may have with you.

You should check our website frequently to see the current privacy policy that is in effect and any changes that may have been made to it. The provisions contained herein supersede all previous notices or statements regarding our privacy practices and the terms and conditions that govern the use of this website.

This privacy policy should be reviewed regularly to ensure that you are updated on changes made to its content.

Alpha Direct defines personal / individual information as all information specific to yourself or your device that you provide to us over the Internet or any other channel. This includes personal data that you provide us to obtain an online quotation, questions you ask via e-mail or your personal policy data that you may wish to review or amend. We collect your personal information directly from you when you complete a product application form. When you are browsing our website, we may collect information from you, such as your internet address and server logs.

Alpha Direct maintains the utmost regard for the privacy of all our clients and will use collected personal data as appropriate in the normal course of business to provide you with the products and services requested. Alpha Direct will also use this information to positively identify you when you contact us online, over the phone, email or other medium.

Alpha Direct does not and will not sell or provide personal information to third parties for explicitly unauthorised use. We may, however, share personal information with our business partners if that information is required to provide the product or service that could be directly associated with your insurance with us. However, our business partners will adhere to using any information only as directed by Alpha Direct.

We value the information that you choose to provide us and will, therefore, take reasonable steps to protect your personal information from loss, misuse or unauthorised alteration. The information we maintain concerning our customers is stored in databases that have built-in safeguards to ensure the privacy and confidentiality of that information.

Alpha Direct uses the best technology and encryption to prevent unauthorised access to your personal information when registering and transacting on our Website.

When you use the online services or facilities provided by us, access to your personal information or to transact on-line would require a policy or claim number, username, and password to validate your identification and enable access to our secure environment. You should keep this information confidential and ensure that you do not disclose it to anyone. Therefore to ensure continuance in preventing unauthorised access to your information we recommend that you change your password on a monthly basis or, immediately should your password be compromised in any way.

We may use your Personal Information to:

- Communicate with you and others as part of our business.
- Send you important information regarding changes to our policies, other terms and conditions, our website and other administrative information.
- Make decisions about whether to provide insurance; provide insurance and assistance services, including claim assessment, processing, and settlement; and, where applicable, manage claim disputes.
- Prevent, detect, and investigate crime, including fraud and money laundering, and analyse and manage other commercial risks.
- Carry out market research and analysis, including satisfaction surveys.
- Provide marketing information to you (including information about other products and services offered by selected third-party partners) in accordance with preferences you have expressed.
- Personalize your experience on our website by presenting information and advertisements tailored to you.
- Identify you to anyone to whom you send messages through our website.
- Resolve complaints, and handle requests for data access or correction.
- Comply with applicable laws and regulatory obligations such as those relating to anti-money laundering and anti-terrorism; comply with legal process; and respond to requests from public and governmental authorities.
- Establish and defend legal rights; protect our operations or insurance business partners, our rights, privacy, safety, or property, you or others; and pursue available remedies or limit our damages.
- To detect and prevent fraud and crime.
- To detect and prevent money laundering.
- To meet our obligations under an agreement with you.

We may record and monitor any communications between you and us and use these to verify your instructions to us, to analyse, assess and improve our services to clients, and for training and quality purposes.

We may communicate with you by post, phone, SMS, email and other electronic media, about products that may be of interest to you. You may ask us to stop or start sending you marketing messages by informing us in writing.

It is your right to refuse to provide personal information, but you must keep in mind that this refusal may limit our ability to provide the required financial services to you.

No information will be collected without your prior consent or as prescribed by law. We will not use information collected about you for marketing purposes you have not consented to.

Should we make use of third-party data providers, we will ensure that such providers have obtained the required consent to share the information with Alpha Direct.

We will disclose your personal information to third parties only under the following circumstances:

- We have your consent to do so.
- We are required to do so by law.
- It is necessary to protect our legitimate interest, your legitimate interest, or the legitimate interest of a third party to whom the information is supplied.
- It is in the public interest to do so.
- We must meet tax reporting requirements.
- We are ordered to do so by a court of law.

Protecting Alpha Direct's interests may sometimes require the disclosure of specific client information to third parties.

We will retain your information only for as long as we need it, given the purpose for which it was collected, or as required by law (including tax legislation) and any other statutory obligations (including anti-money-laundering and counter-terrorism requirements). Your information may be retained for varying periods from the end of our relationship, depending on regulatory requirements. We will take all reasonable steps to destroy or deidentify the personal information that we hold when it is no longer required.

We make use of internet cookies to personalise your repeat visits to our website by determining how you use the site. Cookies are very small text files that may be stored on your computer or mobile device when you visit a website, enable images, or click on a link in an email.

We use cookies to identify which pages are being used. This helps us analyse data about web page traffic and improve our website to meet your needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

Overall, cookies help us provide you with a better website by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

Reasonable access to personally identifiable information will be provided within 30 days at no cost upon request made to Alpha Direct at the contact information provided below. If access cannot be provided within that time frame, Alpha Direct will provide the requesting party a date when the information will be provided. If for some reason access is denied, Alpha Direct will provide an explanation as to why access has been denied.

If you have any questions about our Privacy Notice and Conditions of Use, or any concern about privacy at Alpha Direct please contact our Data Protection Representative at: DPO@alphadirect.co.bw or call 3702769.