

DATA PROTECTION ACT STATEMENT*

The Data Protection (Privacy of Personal Information) Act, 2003 ("DPA") is designed to protect the privacy of living individuals in relation to personal data and to regulate the collection, processing, keeping, use and disclosure of certain information relating to individuals.

For insurance purposes, Bahamas First General Insurance Company Limited (BFG) will collect and maintain your personal data and in some cases sensitive personal data when you apply for a policy and during the life of the policy. The DPA defines personal data as data relating to a living individual who can be identified either from the data or from the data in conjunction with other information in the possession of the data controller. Sensitive data is defined as, but not limited to, information about your physical or mental health, criminal record, pending court proceedings, sentence or alleged offence.

In addition to using the information for general insurance administration, your information will also be used for offering renewal, conducting research, statistical purposes and crime prevention. We may also transfer your information to any country for any of these purposes and for system administration. Your information will at all times be held securely and in accordance with all principles of Bahamian Law.

The personal data and sensitive personal data shared with BFG will be shared for insurance purposes and services with the following organizations:

- a) BFG and their predecessors, parent company, related companies, subsidiaries, employees, officers, directors, insurance intermediaries such as agents, brokers, sub-agents, salespersons, advisors and auditors;

- b) Reinsurers, reinsurance brokers, and other service providers, for example, loss adjustors, investigators, attorneys, surveyors, medical practitioners, repair garages and answering service providers ;
- c) Other insurance companies and regulatory bodies;
- d) Credit Bureau and Central Claims Databank for the purpose of verifying, storing information, and/or recovering debt; and
- e) Mortgagee and Loss Payee (Individuals and/or Institutions)

We work with the police, other insurance companies, fraud prevention and detection agencies, government agencies, credit reference agencies and other representative bodies to prevent and detect fraudulent or exaggerated claims. As a part of this we will share information about your claims to assist in the detection and prevention of fraudulent claims. We may also use commercially available databases to prevent money laundering. Other companies may contact these bodies for information to help them make decisions about insurance or similar services they provide to you.

With limited exceptions, you have a right to a copy of all the information we hold about you for which we may charge a fee. You also have a right to have the information, if necessary, rectified and/or erased. Such information is available by contacting the Data Controller at Bahamas First Centre, #32 Collins Ave., Nassau, Bahamas.

Your consent to share personal information applies to any and all insurance policies, present and future, provided by BFG.

Declaration

I/we hereby consent to having my/ our personal data and sensitive data shared with the above mentioned organizations/entities for insurance purposes.

Name: _____

Policy Number: _____

Signature: _____

Date _____

Signature: _____

Date _____

*For additional information please read the Data Protection (Privacy of Personal Information) Act, 2005. Also, please be advised that in order to facilitate normal insurance business, such as risk quotes, the acceptance of risk and settlement of claims, it is imperative that BFG forward your personal data to industry players inclusive of, but not limited to, reinsurers and reinsurance brokers. Unless you otherwise expressly object, we will continue to operate on this basis and within the framework of all relevant legislation.

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Please sign and return to: