**PRIVACY NOTICE**

**Privacy Notice**

At Grand Reinsurance Botswana (Pty) Ltd (Hereinafter referred to as, “**Grand Re**” or “**the Company**”), we are committed to protecting your privacy and ensuring the security of your personal data. This Privacy Notice describes how Grand Re collects, uses, discloses, retains, and protects your personal data in accordance with the Data Protection Act, 2024 (Hereinafter referred to as, “**the** **DPA**”) and other relevant laws.

This Privacy Notice applies to information collected through our digital platforms, website, services, events, and workshops. It does not apply to information collected by Grand Re offline or through any other means not explicitly identified here.

Please read this Privacy Notice carefully. By accessing our website or using our services, you agree to us collecting, storing, and processing your information in accordance with this Privacy Notice. This Privacy Notice may change from time to time, and your continued use of the website or services after we make changes is deemed acceptance of those changes. Please check this page periodically for updates to our Privacy Notice.

**1. Who We Are**

Grand Re is a reinsurance company licensed and regulated by the Non-Bank Financial Institutions Regulatory Authority and operating in Botswana. Grand Re is a member of the Masawara Financial Services Cluster (Hereinafter referred to as “**the Group**”) which constitutes of key subsidiaries and associates, including Grand Reinsurance Zimbabwe, Grand Reinsurance Tanzania, Grand Reinsurance Cameroon and many more collectively referred to as “**the Group entities**”. In this Privacy Notice, any reference to Grand Re refers to Grand Re only.

**2. How We Collect Information**

We collect information in the following ways:

1. **Directly from you**: When you complete a product or service application form electronically.
2. **Indirectly from you**: When you interact with us electronically via our website or social media channels, including the collection of metadata.
3. **Incomplete submissions**: When you partially complete or abandon online forms or applications on our website, we may use this information to remind you to complete the process.
4. **Mandatory data**: Where personal data is required to provide you with our services, failure to provide necessary information may result in our inability to deliver the requested services

**3. Collection of Information by Third Parties**

1. **Social networking services**: Grand Re uses services like Facebook and LinkedIn to communicate. These platforms may collect your personal data for their purposes. Please review their privacy policies to understand how they process your information.

**4. What Information We Collect**

The nature of the personal data we collect depends on your relationship with us and the purpose of its collection. Common types of personal data include:

1. **Personal information**: Name, identity number, age, gender, date of birth, nationality, occupation, and address. For claims, we may collect additional information about the claim and relevant third parties. Sensitive health information will only be used in compliance with applicable laws.
2. **Contact details**: Email address, physical address, phone number, and postal address.
3. **Contractual information**: Details about reinsurance policies you hold.

Consent may be required for certain processing activities. You can withdraw consent at any time; however, this may affect our ability to provide services. Some personal data is legally mandatory for compliance purposes.

**5. How We Use Your Information**

We use, store, and process the information we collect for the following purposes:

1. To provide reinsurance services and maintain our relationship with you.
2. To conclude and administer applications, including underwriting.
3. To execute transactions and process claims.
4. To comply with regulatory and legal obligations.
5. To detect and prevent fraud, money laundering, and other unlawful activities.
6. To communicate with you about policies, updates, and important notices.
7. To conduct market research and improve our offerings.
8. To share relevant information within the Group for marketing and loyalty program purposes.
9. For audit, record-keeping, and statistical analysis.

**6. Sharing Your Information**

We may share your personal data with:

1. Third-party service providers and Group entities involved in delivering our services.
2. Reinsurers for processing claims and underwriting.
3. Public bodies and law enforcement for fraud detection and legal compliance.
4. Other entities in aggregated or anonymized formats for research or reporting purposes.

We do not sell, rent, or trade your personal data to third parties.

**7. Transfer Across Borders**

1. Your personal data may be transferred to jurisdictions outside Botswana for storage or processing. We ensure that any such transfers comply with the DPA and are made to countries with adequate data protection laws.

**8. Security and Storage of Information**

1. We implement technical and organizational measures, such as encryption, to safeguard your data. However, online transmissions carry inherent risks.
2. Personal data is retained as long as necessary for legal, regulatory, and business purposes.

**9. Your Rights**

1. **Access and correction**: You can request access to or correction of your personal data through Grand Reinsurance’s Personal Data Access and Rectification Procedures.
2. **Objections**: You may object to the processing of your data based on reasonable grounds related to your specific situation. This may limit our ability to provide certain services.

**10. Marketing**

1. By providing personal data, you agree to receive information about our products and services, subject to your right to opt-out at any time.

**12.** **Children**

1. Grand Re complies with all laws regarding the protection of children’s data. Personal data of minors will be processed only in compliance with the Data Protection Act, 2024.

**13**. **Updates**

1. This Privacy Notice was last updated on 21/05/2025. Please check our website regularly for updates.

**14.** **Questions and Complaints**

For inquiries or complaints, contact us at:

Email: info@grandreinsurance.bw
Address: Fairgrounds, Kgwebo 1, Second Floor, Plot 64515, Gaborone, Botswana
Website: [www.grandreinsurance.bw](http://www.grandreinsurance.bw/)

**15. Information and Data Protection Commission**

1. You have the right to lodge complaints with the Information and Data Protection Commissioner. Contact details can be provided upon request.