



## **PRIVACY NOTICE**

### **1. What This Notice Is About**

This notice explains **how we use your personal information, why we need it, and how we protect it** when you apply for or hold a life insurance policy with us.

### **2. Who This Applies To**

This notice applies to:

- a. People applying for or holding a life insurance policy
- b. People whose lives are insured
- c. Beneficiaries who may receive policy benefits
- d. Anyone claiming under a policy

### **3. Who We Are**

We are a life insurance company licensed and regulated by the Insurance Regulatory Authority of Uganda. We decide how and why your personal information is used, and we are responsible for protecting it.

### **4. What Personal Information We Collect**

We collect your personal details, health information, and beneficiary details as listed above. We collect minors' information with the consent of the parents or guardians. Health, financial and minors' information are processed with enhanced safeguards as required by law.

### **5. How We Collect Your Information**

We collect information:

- a. From you when you fill in forms
- b. From licensed agents or bank partners who help you buy insurance
- c. From doctors or hospitals, where needed and allowed by law

### **6. Why We Use Your Information**

We use your information to:

- a. Decide whether we can insure you
- b. Set the correct premium
- c. Identify you and perform the necessary due diligence
- d. Manage your policy
- e. communicate with you
- f. Pay claims to you or your beneficiaries
- g. Comply with the Ugandan laws, regulations and directives
- h. Provide you with information regarding our new products and services based on your preferences.

We **do not** use your information for unfair or hidden purposes.

### **7. Who We Share Your Information With**

We only share your information with people who need it to run your policy, such as:

- a. Reinsurers
- b. Doctors and claims professionals
- c. Third party service providers working on our behalf
- d. Regulators, where required by law or pursuant to a court order

We do **not** sell your personal information.

### **8. Information transferred Outside Uganda**

Your information may be transferred outside Uganda. Where this happens, we have implemented appropriate safeguards to ensure the information is secure.

### **9. How Long We Keep Your Information**

Life insurance policies can last many years. We keep your information only for as long as necessary for:

- a. Managing your policy
- b. Paying claims
- c. Complying with legal and regulatory requirements



**10. Your Rights as a Customer**

You have the right to:

- a. See the information we hold about you
- b. Request for a copy of the information we hold about you
- c. Ask us to correct errors in the information
- d. Opt out to direct marketing
- e. Request for your information to be erased
- f. Request that decisions concerning you involve human review and not rely solely on automated processes.
- g. Raise concerns if you feel data is being misused

**11. Complaints and Help**

If you are unhappy with how we handle your personal information:

- a. Talk to us first
- b. If not resolved, you may contact the Insurance Regulatory Authority.

**12. Keeping Your Information Safe**

We use secure systems, controls and trained staff to protect your information.

**13. Changes to This Notice**

If this notice changes, we will make the updated version available to you on our website.

**14. Customer Responsibilities**

You must make sure that **all information you give us is correct, truthful and kept up to date.**

If you give us information about **another person** (for example a beneficiary or family member), you confirm that:

- a. you have informed them, and
- b. they have agreed to us using their information for insurance purposes.

Giving wrong or incomplete information may affect your policy or payment of claims.

**16. Contact us**

**Physical Address:**

Prudential Assurance Uganda Limited  
9<sup>th</sup> Floor, Zebra Plaza, Plot 23, Kampala Road  
P.O. Box 2660 Kampala Uganda.

**Telephone Contacts: Email Address:**

+256-800-200-052 [customercare@prudential.ug](mailto:customercare@prudential.ug)

**17. Declaration**

By ticking the box below, you confirm that:

- a. You have read and understood this Privacy Notice
- b. You consent to the collection and use of your personal information as explained above.

☐

**Tick the box**