Sagicor Mortgage Fair Data Privacy Statement

You are viewing this statement because you have expressed your interest in being contacted about one or more of our products. The personal information collected in the attached form will be processed (i.e., used) by Sagicor Life Inc and its affiliate companies ("Sagicor", "we", "us", "our") as data controller to contact you. We ask that you read this notice carefully before completing the form.

Who we are

We are a financial services group of companies offering a wide range of services in multiple jurisdictions. We provide life insurance, general insurance, group insurance, pension and mortgage solutions to our valued customers. Please visit our website at www.sagicor.com for more information on our operating jurisdictions.

Why and how we use i.e. "process" your personal information

We are focused on understanding your financial circumstances and needs so that we may serve you better. The information you provide in the form will be used by Sagicor for a representative to contact you via your preferred contact option as indicated on the form. You will be provided with information about the product(s) that are suited to your selected area(s) interest, quote generation and generally to explore the suitability of one or more recommended products. The information you be asked to provide will include your:

- Full Name
- Contact Number
- E-mail Address

When we collect and process personal information about you, these activities are governed by data protection law under which we are responsible for safeguarding your information as a data controller.

Legal basis for data processing

Contract

Our lawful basis to process your personal information in the completed form will arise out of your request for information concerning the products or services we offer. This processing is necessary for us to take steps at your request with a view to entering into a contract.

Consent

Consent is the legal basis on which we collect and use the information you provide on the form. If you consent to the processing of your information, you may later withdraw your consent. Please note that if you withdraw your consent, it will not affect the lawfulness of our past processing of your personal information. If you do not consent to the processing of your information, we will not be able to provide you with any information regarding our products and services. You should only give your consent to the processing of your personal information if you are doing so voluntarily.

Data security

Sagicor has implemented appropriate security and organizational measures to secure your personal information; for the prevention of unauthorised access to, alteration or disclosure of, accidental loss and destruction; and to manage data security threats and incidents.

We limit access to your personal information to those who have a genuine business need to know and require the persons who process your personal information to do so in an authorised manner and subject to a duty of confidentiality.

We have instituted procedures to deal with any suspected personal data breach and will notify you and any other necessary parties of any data breach where legally required.

How long do we keep your personal data

We will only retain the personal data for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, or reporting requirements.

To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorized use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

Your statutory rights

The Data Protection Act, 2019 of the Laws of Barbados ("the Act") provides a number of important rights in respect of the personal information we collect. Below is a short summary of some of your key rights.

The right of access

You are entitled to request and obtain a copy of all of your personal information which Sagicor has collected and retained.

The right to rectification

You have the right to require us to annotate, complete or correct any incomplete or inaccurate information which we hold without undue delay.

The right to erasure

We are required to erase your personal data where it is no longer necessary for the purpose for which we collected it.

The right to restriction on processing

Under certain circumstances, you have a right to obtain a restriction on the processing of your personal information.

If you would like to exercise any of these rights, please write to:

The Data Privacy Officer
Cecil F de Caires Building
Wildey BB15096
St. Michael
Barbados