

Privacy Policy

Effective date: August 22nd, 2019

SMC Insurance Brokers Pvt. Ltd. ("us", "we", or "our") operates the website kiasafety.com, hosting MISP Insurance Application, (the "Service").

This page informs you of our policies regarding the collection, use, and disclosure of personal data, including that of customers solicited by you, when you use our Service and the choices you have associated with that data.

We use your data and that of customers solicited in the sale of motor insurance, to provide and improve the Service. By using the Service, you agree to the collection and use of information in accordance with this policy. Unless otherwise defined in this Privacy Policy, terms used in this Privacy Policy have the same meanings as in our Terms and Conditions.

This Privacy Policy is an electronic record in the form of an electronic contract formed under the Information Technology Act, 2000 and the rules made thereunder and the amended provisions pertaining to electronic documents/ records in various statutes as amended by the Information Technology Act, 2000. This Privacy Policy does not require any physical, electronic or digital signature.

Information Collection And Use

We collect several different types of information for various purposes to provide and improve our Service to you.

Types of Data Collected

Personal Data

While using our Service, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you or the customers whose insurance business is solicited by you ("Personal Data"). Personally, identifiable information may include, but is not limited to:

- Email address
- First name and last name
- Phone number
- Date of Birth
- PAN No.
- Address, State, Province, ZIP/Postal code, City
- Vehicle data and usage
- Proposal details related to Motor Insurance solicited
- Premium payment details
- Cookies and Usage Data

Further more Personal Data includes all information about the user, including visual images or expressions of opinion, recorded in electronic format (e.g. in databases, documents, spread sheets, email, CCTV, voice recordings, etc.) and all information about persons recorded in structured hard copy filing systems (e.g. personnel files). In other words, any information from which an individual can be identified.

Usage Data

We may also collect information that your browser sends whenever you visit our Service ("Usage Data").

This Usage Data may include information such as your computer's Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

Tracking & Cookies Data

We use cookies and similar tracking technologies to track the activity on our Service and hold certain information.

Cookies are files with small amount of data which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device. Tracking technologies also used are beacons, tags, and scripts to collect and track information and to improve and analyze our Service.

You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Service.

Examples of Cookies we use:

- **Session Cookies.** We use Session Cookies to operate our Service.

Use of Data

We are committed at all times to ensure the privacy of your Personal Data and that of Customers solicited by you in the capacity of MISIP. We may obtain your information through your desktop device which may include information that can be used to identify you and that of your customers as a particular individual. The said information will be used by us to furthermore to perform internal operations, including, for example,.

We use the collected data for various purposes which include the following:

- To provide and maintain the Service;
- To improve your experience of the Service and to update you about the same;
- To notify you about changes to our Service;
- To allow you to participate in interactive features of our Service when you choose to do so;
- To provide customer care and support;
- To provide analysis or valuable information so that we can improve the Service;
- To monitor the usage of the Service;
- To detect, prevent and address technical issues;
- To prevent fraud and abuse of our Service;
- To troubleshoot software bugs and operational problems;
- To conduct data analysis, testing, and research; and to monitor and analyse usage and activity trends;
- To send or facilitate communications to you, send you communications we think will be of interest to you, where permissible and according to local applicable laws.

Transfer Of Data

Your information, including Personal Data and that of your customers solicited in the capacity of MISIP, may be transferred to Insurer and maintained on SMC computers located outside of your state, province.

Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer.

We will take all steps reasonably necessary to ensure that your data, including that of customers solicited by you as MISIP, is treated securely and in accordance with this Privacy Policy and no transfer of your Personal Data, including that of customers solicited in the capacity of MISIP, will take place to an organization or a country unless there are adequate controls in place including the security of your data and other personal information.

Disclosure Of Data

Legal Requirements

We may disclose your Personal Data and that of the customers solicited in your capacity of MISP, in the good faith belief that such action is necessary to:

- To comply with a legal and/ or regulatory obligation
- To protect and defend the rights or property of SMC Insurance Brokers Pvt. Ltd.
- To prevent or investigate possible wrongdoing in connection with the Service
- To protect the personal safety of users of the Service or the public
- To protect against legal liability

Security Of Data

The security of your data is important to us, however kindly bear in mind that no method of transmission over the Internet, or method of electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your Personal Data, including that of customers solicited in your capacity as a MISP of SMC Insurance Brokers, we cannot guarantee its absolute security.

Indemnity

You agree and undertake to indemnify us against all claims, demands, direct, indirect or consequential losses, causes of action, liability, costs and expenses (including legal and other costs) which are made or brought against or incurred by us in relation to any suit or dispute by any third party arising out of disclosure of Personal Data by you to third parties either through our Service or otherwise and your use and access of the Service, and resources of third parties. We assume no liability for any actions of third parties with regard to your Personal Data, which you may have disclosed to such third parties, or by use of the Services in the capacity of MISP for solicitation of motor insurance business.

Service Providers

We may employ third party companies and individuals to facilitate our Service ("Service Providers"), to provide the Service on our behalf, to perform Service-related services or to assist us in analyzing how our Service is used.

These third parties have access to your Personal Data, and that of the customers solicited in your capacity of MISP, only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose.

Analytics

We may use third-party Service Providers to monitor and analyze the use of our Service.

- **Google Analytics**

Google Analytics is a web analytics service offered by Google that tracks and reports website traffic. Google uses the data collected to track and monitor the use of our Service. This data is shared with other Google services. Google may use the collected data to contextualize and personalize the ads of its own advertising network.

For more information on the privacy practices of Google, please visit the Google Privacy & Terms web page: <https://policies.google.com/privacy?hl=en>

- **Piwik or Matomo**

Piwik or Matomo is a web analytics service. You can visit their Privacy Policy page here: <https://matomo.org/privacy-policy>

Links and Integration To/With Other Sites

Our Service may contain links to other sites that are not operated or supervised/ owned by us. If you click on a third party link, you will be directed to that third party's site. We strongly advise you to review the Privacy Policy of every site you visit.

We have no control over and assume no responsibility for the content, privacy policies or practices of any third party sites or services.

Confidentiality

The Personal Data and usage data we collect is securely stored within our databases, and we use standard, industry-wide, commercially reasonable security practices such as encryption, firewalls and SSL (Secure Socket Layers) for protecting your Personal Data & information and that of the customers solicited in your capacity of MISP. However, as effective as encryption technology is, no security system is impenetrable. We cannot guarantee the security of our databases, nor can we guarantee that information you supply will not be intercepted while being transmitted to us over the internet or wireless communication, and any information you transmit to us you do at your own risk. We recommend that you not disclose your password to anyone.

Changes To This Privacy Policy

We may update our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on this page.

We will let you know via email and/or a prominent notice on our Service, prior to the change becoming effective and update the "effective date" at the top of this Privacy Policy.

You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

Severability

Each paragraph of this Privacy Policy shall be and remain separate from and independent of and severable from all and any other paragraphs herein except where otherwise expressly indicated or indicated by the context.

The decision or declaration that one or more of the paragraphs are null and void shall have no effect on the remaining paragraphs of this Privacy Policy.

Your Consent

By using our Service and by providing your information and customers information solicited in the capacity of MISP of SMC Insurance Brokers Pvt. Ltd., you consent to the collection and use of the aforesaid information you disclose online and for availing the Service in accordance with this Privacy Policy, including but not limited to your consent for sharing your and that of the customers solicited in your capacity of MISP, aforesaid information as per this Privacy Policy.

Contact Us

If you have any issues you wish to raise with us, or would like to discuss any issues about our Privacy Policy, you may do so in a number of ways:

- You are always welcome to speak directly to our staff at Customer care number.(1800-2666-9666)
- You can email your concern on support@kiasafety.com