



## **PRIVACY POLICY**

### **GENERAL STATEMENT**

We, Arabia Insurance Company S.A.L explain with this Privacy Policy how the customer's rights to privacy is protected and respected as we stand by our commitment to treat your information responsibly.

This Policy describes and explains how Arabia Insurance Company may collect, use and share information from/about you.

### **Collecting Your Personal Information**

We, Arabia Insurance Company collect personal information about you from different sources. For example, we collect information you submit to us on applications and forms. Arabia Insurance Company contracts with certain unaffiliated business partners who help us deliver products and services online, by Brokers or Third-Party Providers etc... who may keep the information you provide.

Arabia Insurance Company may also collect the information you provide when you:

- request information from one of Arabia Insurance Company's Websites
- use online tools and calculators
- apply online for products
- subscribe to online services
- complete an online form
- conduct transactions online

### **Using Your Personal Information**

Arabia Insurance Company collects personal and confidential information in the normal course of business to provide services to clients. This information may be used:

- to communicate with you;
- to process your requests and ensure that the relationship with you is accurate and up-to-date;
- to respond to your inquiries;
- to send you important information regarding your relationship with Arabia Insurance Company, changes to the Privacy Policy, or any other administrative matter;
- to allow you to participate in surveys and promotions;

- for data analysis, audits, developing and enhancing the Company's products and services, and developing the site;
- for identifying usage trends and determining the effectiveness of promotional campaigns;
- for risk control, and fraud detection and prevention;
- to comply with laws and regulations;
- to send you marketing communications that may be of interest to you.
- If you also purchased a different financial or insurance product, we may share your information for marketing purposes.

## **Sharing Your Personal Information**

We, Arabia Insurance Company may share your personal information with reinsurers, service providers and third parties that carry out services and marketing for us. We may share your information in whole or in parts as required or permitted by law, for a legal or regulatory purpose or to combat fraud. These include the following types of information:

- We may share information we receive from you on applications or other forms. This may include your name, address, beneficiaries, Social Security number, and family member information. This may also include assets, income, and the property address and value.
- We may share information from your transactions with our sister companies. This may include your account balance, policy coverage, and payment history. This may also include premium paid, preferences, claims, and purchase method.
- We may share information we receive from a consumer-reporting agency or other report. This may include your credit report, motor vehicle, and driver data. This may also include medical and employment data, loss history reports, and other driver data.
- We may share information concerning your mode of payment with authorized third parties. All credit/debit cards details and personally identifiable information will not be stored, sold, shared, rented or leased to any unauthorized third parties.

You will find a link to some of the entities allowed access to part or all of your confidential information for business reasons by Arabia Insurance Company:

- R+V Versicherung AG

With regard to the processing of your Personal Data as defined by the European General Data Protection Regulation (GDPR) by our European partners, you can find further information on the respective entities, in accordance with Article 14 GDPR, under:

- For R+V Versicherung AG, please access <http://www.gdpr.ruv.de>



## **Using Your Medical Information**

Sometimes, we must collect medical information to provide you a product or to pay a claim. We use medical information when:

- Underwriting insurance
- Servicing your policy, account, or claim
- As required or permitted by law
- At your request and with your authorization

## **Information Accuracy**

Personal and sensitive information should be as accurate, complete and up-to-date as necessary for its purpose of use. If you believe your information is inaccurate, incomplete or not current, please contact Arabia Insurance Company or your designated agent.

## **Confidentiality and Security**

Personal and confidential information is protected by security safeguards matching the sensitivity of the information. Safeguards against loss, theft, unauthorized access, copying, use or modification is addressed, including physical security measures (locks, restricted access areas, etc.), organizational measures (security clearances, authorization processes, etc.) and technological measures (passwords, encryption, multifactor authentication, etc.). The nature of the safeguards matches the level of information sensitivity.

We use physical and technical safeguards to protect your information. We restrict access to your information to those who need it to perform their jobs. Third-party business partners are bound by law to use the information only for our purposes. They may not disclose it or use it in any other way. We comply with all data security laws.

## **Privacy Policy Updates and Changes**

This Privacy Policy may be subject to change without prior notice. Changes to the Policy posted on the website will become effective immediately. Therefore, the Customers' are encouraged to frequently visit these sections in order to be updated about the changes on the website.



## Website & Social Media Platform

### Privacy Policy

Arabia Insurance Company may collect Information that does not reveal your explicit identity or does not directly relate to a person, such as information collected through cookies, browser information, and other technologies, demographic information and other information that you provide.

Arabia Insurance Company may collect and use information in a variety of ways, including but not limited to: **Browser, Cookies, IP Address, Combined Data.**

Arabia Insurance Company or our business partners use the information from our websites for many purposes:

- edits and feedback
- marketing and promotions
- analysis of user behavior
- product development
- content improvement
- informing advertisers how many visitors have seen or clicked on their advertisements
- customize Web site content and layout

### Advertising

Arabia Insurance Company may advertise on its website as well as on other affiliated websites. Information collected by Arabia Insurance Company or its advertising service providers through cookies and other technologies includes the number of people who surf the site, browsing patterns within the site, and responses to advertisements and promotions on the site and on websites where the Company advertises.

Arabia Insurance Company may advertise products and services on this website, including offers of Policies. These advertisements may take the form of splash ads (ads that appear as you sign on or sign off of your online accounts), banner ads, etc.

Arabia Insurance Company also resorts to advertising service providers to be able to determine which advertisements are most likely to be of interest to you, using certain information such as web pages visited, search keywords entered, or your activities on the site. Arabia Insurance Company limits access and collection of information to specific purposes for advertising service providers.



## Third Party Sites

Arabia Insurance Company may provide links to third party websites, such as reinsurers or service providers. If you follow links to websites not affiliated or controlled by Arabia Insurance Company, you should review their privacy and security policies and their terms and conditions, as they may be different from those of the Company's sites. Arabia Insurance Company is not responsible for and does not guarantee the security or privacy of these websites, including the completeness, accuracy, or reliability of the information published thereon.

Some of the advertisements you see on this Website are selected and delivered by third parties, such as ad networks, advertising agencies, advertisers, and audience segment providers. These third parties may collect information about you and your online activities, either on this Website or on other websites, through cookies, web beacons, and other technologies in an effort to understand your interest and deliver advertisements that are tailored to your interests. Please remember that we do not have access to, or control over, the information these third parties may collect. The information practices of these third parties are not covered by this privacy policy.

## Social Media

Arabia Insurance Company may use social media platforms including, but not limited to, Facebook, Twitter and LinkedIn to enable online sharing and collaboration among users. Any content you post on official Arabia Insurance Company managed social media pages, such as opinions, pictures, or any personal information that you make available to other participants on these social platforms, is subject to the Terms of Use and Privacy Policies of those respective platforms. Please refer to them to better understand your rights and obligations with regard to such content. In addition, please note that when visiting any official Arabia Insurance Company social media page, you are also subject to Arabia Insurance Company Privacy Policy.



## **General Disclaimer and Consent**

### **For eArabia**

#### **Disclaimer**

By accessing, viewing, using, or downloading materials from E-Arabia, you indicate that you have read and understood this Policy and further agree to accept all information contained herein without limitation or qualification and to be legally bound by them. This Policy is applicable to your use of E-Arabia regardless of how you accessed it. **IF YOU DO NOT AGREE TO BE LEGALLY BOUND BY THIS POLICY, YOU MUST DISCONTINUE USING AND EXIT E-Arabia IMMEDIATELY.**

Arabia Insurance Company ("Arabia") reserves the right, in its sole discretion, to modify or change this Policy at any time without prior notice. Your continued use of E-Arabia following the posting of any changes constitutes your acceptance of the then current Policy. If at any time, you choose not to accept this Policy, you are not authorized to use E-Arabia.

You may not use E-Arabia to engage in any illegal or fraudulent activities or conduct which is defamatory, libelous, threatening or harassing or that infringes on a third party's intellectual property or other proprietary rights and Arabia Insurance Company shall be held harmless upon the commitment of such acts and shall not thereof be bound to cover or continue to cover the infringing User.

Statements on E-Arabia as to policies and coverages provide general information only. Insurance coverage cannot be bound or changed via submission of any online form/application provided on this site or otherwise, e-mail, voice mail or facsimile. No binder, insurance policy, change, addition, and/or deletion to insurance coverage goes into effect unless and until confirmed directly by Arabia Insurance Company. Any proposal of insurance we may present to you will be based upon the information you provide to us via this online form/application and/or in other communications with us and Arabia Insurance Company shall not be bound to cover you in case of fraud, false or incomplete declaration of information.

Products & services listed on E-Arabia may not have been registered or authorized by the central bank, governmental or regulatory authority in one or more of Arabia's countries of operations or in the country of your residence. Accordingly, you may not have the benefit of protection of the laws and regulations of your country of residence with respect to products or services referred to on or sold through E-Arabia.

#### **Limited Liability**

In no event will Arabia Insurance Company, its agents or employees, be liable for any damages, losses or other expenses arising in connection with E-Arabia or use thereof or inability to use by any party, or in connection with any fraudulent acts or failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, even if Arabia Insurance Company, or its representatives, are advised of the possibility of such damages, losses or other expenses.



## Sanction Clause

Arabia Insurance Company will **not** accept/make any payment, perform a transaction, or provide any service or product if said payment, transaction, service or product would expose the Company to any sanction, fine, prohibition or restrictions under UN resolutions, trade or economic sanctions, laws or regulations applicable in the European Union, UK, USA, or other countries that affect the Company's business, or the laws or regulations in the countries in which the Company is active.

## Consent

By transmitting information through E-Arabia, you consent to its use. You agree to be bound by any statement, affirmation, consent, or agreement you make or transmit through E-Arabia, including but not limited to any consent you give to receive records or communications from Arabia Insurance Company solely through electronic transmission.

You agree that we are under no obligation to confirm the identity or authority of any user of this Website. You accept the risk that the information you transmit to us and any information that we transmit to you may be intercepted by third parties.

## Questions

For additional information, please contact your nearest regional office:

<https://www.arabiainsurance.com/en>

Arabia Insurance Company.