# CLIENT PERSONAL DATA CONFIDENTIALITY STATEMENT

Gargash Insurance Services is committed to protecting the privacy and security of those with whom we interact. We recognise the need to respect and protect information that is collected or disclosed to us (called "Personal Information" explained below).

This document is intended to inform you how we collect and use Personal Information related to our customers / employees of corporate customers during and after their relationship with us.

**WHO WE ARE**

- Gargash Insurance is a professional insurance intermediary delivering excellence in broking and insurance risk management services.
- We are headquartered in Dubai with Branches in Abu Dhabi and Sharjah & and work with broker networks regionally and globally to service our clients.

**1. WHAT IS PERSONAL INFORMATION AND WHAT PERSONAL INFORMATION DOES GARGASH INSURANCE COLLECT ?**

**What is Personal Information?**

For the purposes of this Data Protection Statement **"Personal Information"** consists of any information that relates to you and/or information from which you can be identified, directly or indirectly. For example, information which identifies you may consist of your name, address, nationality, emirates id, other national identification, driving licence, telephone number, photographs, location, an online identifier (e.g. cookies identifiers and your IP address) or to one or more factors specific to your physical, physiological, genetic, mental, economic, cultural or social identity. When we combine other information (i.e. information that does not, on its own, identify you) with Personal Information, we treat the combined information as Personal Information.

**2. What Personal Information does Gargash Insurance collect?**

We may collect, use, store and transfer different kinds of Personal Information about our customers, 'employees and dependants of our corporate customers' including prospective customers.

**The Personal Information we collect may include as follows:**

- Name

- Telephone number / mobile number
- Physical address
- Email address
- Date of birth
- Gender (Male/Female)
- Nationality
- Financial / bank account information
- Job role, position and company information
- Employment information
- Salary details
- Photographs
- Labour card
- Emirates Id
- Driving licence
- Passport copy
- Visa copy
- Medical history / Medical records
- Driving background (including claims history)

## 3. HOW IS YOUR PERSONAL INFORMATION COLLECTED?

**Information is collected using the following means**

- Electronic forms
- Physical forms
- Over phone
- In person

## 4. HOW DO WE USE YOUR INFORMATION?

We may use the Personal Information we collect for the following purposes:

- To obtain quotation from insurers
- To maintain details in our records
- To provide learning and development services and materials
- To develop opinions and support key industry developments
- To provide customer service support including training and quality purposes.
- To maintain and review transaction history and invoices
- For marketing purposes

**Marketing communications**

Gargash may use your Personal Information to send you marketing communications by email, mail, telephone (including SMS text message) and tools like Whatsapp business. This is necessary for the purposes of the legitimate interests pursued by us, for example, to keep our customers updated about insurance renewals or insurance products that they might be interested in.

## 5. TO WHOM DO WE DISCLOSE YOUR INFORMATION?

We will only use your Personal Information for business purposes, for example, as set out above.

Our disclosure of information is mainly to insurance companies on a need to know basis.

We may also share your information with third parties such as medical TPA's (Third Party Administrators), loss adjusters, legal advisors and other such parties on a need to know basis.

We may also share your information with third parties where we outsource certain functions such as our information technology (IT vendor).

We may also disclose Personal Information to statutory authorities, including but not limited to Insurance authority, Dubai Health Authority (DHA), Health Authority of Abu Dhabi (HAAD) other regulatory bodies

Gargash Insurance will never sell any of Personal Information to third parties.

The disclosure of "client personal data of an employee' by Gargash Insurance to that person's employer is prohibited without the consent of the employee. This is more specifically applicable to medical insurance customers.

## 6. WHAT DO WE DO TO KEEP YOUR INFORMATION SECURE?

We have put in place appropriate physical and technical measures to safeguard the Personal Information we collect in connection with our services. In addition, we limit access to your Personal Information to those employees who have a business need to know. They will only process your Personal Information as required by their job function and they are subject to a duty of confidentiality. However, please note that although we take appropriate steps to protect your Personal Information, no website, product, device, online application or transmission of data, computer system or wireless connection is completely secure and therefore we cannot guarantee the security of your Personal Information.

## 7. DATA RETENTION – HOW LONG WE WILL STORE/KEEP YOUR PERSONAL INFORMATION

Gargash Insurance retains Personal Information for as long as necessary to fulfil the purposes for which your Personal Information has been collected as outlined in this Data Protection and Privacy Statement unless a longer retention period is required by law. When your Personal Information is no longer required for the purpose it was collected or as required by applicable law, it will be deleted in accordance with applicable law.

## 8. Complaints

If you are concerns on the above, please speak to our compliance head **iftikhar.ahmed@gargashinsurance.com** or **compliance@gargashinsurance.com**

## THIRD-PARTY LINKS AND PRODUCTS ON OUR SERVICES

Our websites, applications and products may contain links to other third-party websites that are not operated by Gargash Insurance and our websites may contain applications that you can download from third parties. These linked sites and applications are not under Gargash Insurance control and as such, we are not responsible for the privacy practices or the content of any linked websites and online applications. If you choose to use any third-party websites or applications, any Personal Information collected by the third party's website or application will be controlled by the Data Protection Notice of that third party. We strongly recommend that you take the time to review the privacy policies of any third parties to **which you provide Personal Information.**

## 9. COOKIES

### What are cookies?

Gargash Insurance as well as certain other third parties that provide content, advertising, or other functionality on our Services, may use cookies and other technologies, including web beacons, action tags, pixel tags. Cookies are small text files that can be read by a web server in the domain that put the cookie on your hard drive. Cookies are assigned to and stored in a user's internet browser on a temporary (for the duration of the online session only) or persistent basis (cookie stays on the computer after the internet browser or device has been closed). Cookies collect and store information about a user's preferences, product usage, content viewed, and registration information which allows for Gargash Insurance to provide users an enhanced and customised experience when engaging with our Products. We may use cookies to store your preferences and settings, helping you with signing in, provide targeted ads, and analyse site operations.

**YOUR CHOICES (E.G. MARKETING RELATED EMAILS OR OTHERWISE)**
Gargash Insurance may use your Personal Information (such as your contact details (e.g. name, address, email address, telephone number)) to send you marketing-related correspondence related to insurance products and services. When we process your Personal Information for marketing purposes, we do so on the basis that it is in our legitimate interests to do so, or in the case of our email notification service, that it is necessary to perform our contract with you. .

We may also use your Personal Information to personalise and to target more effectively our marketing communications to ensure, to the extent possible, that any marketing-related correspondence is relevant to you. .

**Opt out options are provided as applicable which will you to stop receiving any marketing materials**

## 10. CHANGES TO THIS DATA PROTECTION NOTICE

It is also important that you check back often for updates to the Data Protection and Privacy Statement, as we may change this Data Protection and Privacy Statement from time to time. The "Date last updated" legend at the bottom of this page states when the Data Protection and Privacy Statement was last updated and any changes will become effective upon our posting of the revised Data Protection and Privacy Statement.

## 11. CONTACT US / FURTHER INFORMATION

If you have any queries at all in relation to your data and how we protect your data rights, please contact us:
**Contact**: Mr. Iftikhar Ahmed – Assistant Vice President, Finance and Audit

**Designation** - Assistant Vice President, Finance and Audit

**Email Id** - iftikhar.ahmed@gargashinsurance.com or compliance@gargashinsurance.com