

Privacy Policy

Effective date: February 02, 2020

Emedlife Insurance Broking Services Limited ("us", "we", or "our") operates the website www.emedlife.in and the online insurance products comparison & purchase platform online.emedlife.in (the "Service").

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

We use your data 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 ("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
- 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 or when you access the Service by or through a mobile device ("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.

When you access the Service by or through a mobile device, this Usage Data may include information such as the type of mobile device you use, your mobile device unique ID, the IP address of your mobile device, your mobile operating system, the type of mobile Internet browser you use, 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.
- **Preference Cookies.** We use Preference Cookies to remember your preferences and various settings.
- **Security Cookies.** We use Security Cookies for security purposes.

Use of Data

We are committed at all times to ensure the privacy of your Personal Data. We may obtain your information through your mobile phone device, handheld device or desktop device which may include information that can be used to identify you 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, including information about products, services, promotions, news and our events and those of other companies, where permissible and according to local applicable laws.

Transfer Of Data

Your information, including Personal Data, may be transferred to Insurer and maintained on EMEDLIFE computers located outside of your state, province.

If you are located outside India and choose to provide information to us, please note that we transfer the data, including Personal Data, to India and process it there.

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 is treated securely and in accordance with this Privacy Policy and no transfer of your Personal Data 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 in the good faith belief that such action is necessary to:

- To comply with a legal obligation
- To protect and defend the rights or property of Emedlife Insurance Broking Services Limited
- 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, but remember 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, 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.

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 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 To Other Sites

Our Service may contain links to other sites that are not operated 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.

Children's Privacy

Our Service does not address anyone under the age of 18 ("Children").

We do not knowingly collect personally identifiable information from anyone under the age of 18. If you are a parent or guardian and you are aware that your Children has provided us with Personal Data, please contact us. If we become aware that we have collected Personal Data from children without verification of parental consent, we take steps to remove that information from our servers.

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 information. 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, you consent to the collection and use of the 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 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 numbers.
- You can email your concern on onlineinfo@emedlife.in