

# Privacy Policy

Munich Re, India Branch

# Contents

- 1 Protecting Your Privacy..... 3
- 2 What do we do? ..... 3
- 3 What kind of information do we collect and hold? ..... 3
- 4 Use of your Personal Information and Sensitive Personal Data or Information ..... 4
- 5 Disclosure of Personal Information and/or Sensitive personal Data or Information ..... 4
- 6 Protection of your Personal Information ..... 5
- 7 Review and updation of Personal Information ..... 5
- 8 Changes to our Privacy Policy..... 5
- 9 Definitions used in this policy ..... 5
- 10 Date of this Policy ..... 6

## 1 Protecting Your Privacy

Munich Re India Branch is committed to protecting your Personal Information and/or Sensitive Personal Data or Information. We have created this Privacy Policy to help you understand how we handle and deal with above referred information when you visit our web / WAP sites (Wireless Application Protocol) and/or use our products and services.

In this Privacy Policy, **We, us and our** mean the entities (Munich Re India Branch) covered by this Privacy Policy.

## 2 What do we do?

Generally, Munich Re India Branch provides reinsurance products and services to clients either directly or via brokers.

## 3 What kind of information do we collect and hold?

The kind of Personal Information and Sensitive Personal Data or Information we usually collect and hold depends on the nature of our interactions and relationship with you. We collect personal information about insurance customers, our employees and contractors (including candidates that apply for roles at Munich Re India Branch) and contact details of persons from our business partners, suppliers and service providers. This Personal Information and Sensitive personal Data or Information collected, handled and dealt by us may include, amongst other things:

- a) Personal Information: Your Name, Age, Gender, Date of Birth, Photographs, Password to our Customer Portal, etc.
- b) Contact Information: Your address, Telephone numbers, Email id, etc.
- c) Financial Information: Details pertaining to your bank account, credit/debit cards, Payment Instruments, Annual Income, Investment/Savings, Income Tax (PAN Card, Form 16), etc.
- d) Information to conduct our businesses: Information relating to underwriting insurance products, managing and processing insurance claims, including previous insurance records and claims histories, services relating to our businesses and your business dealings or relationships with us, etc.
- e) Other Information: Any Information contained in documents used as proof of Identity and proof of address, proof of age, proof of income.

In some cases, we may also collect and hold sensitive information, which may include:

- f) Health information
- g) Criminal record information
- h) Your membership of a professional association or trade union.

Other Information may be collected in the form of various surveys which you agree to participate in or provide other feedback to us regarding our products or services; when you register to receive news or public policy updates or when you apply for a job through our website; subscription enquiries through our web site.

In case you do not provide your information or consent for usage of personal information or later on withdraw your consent for usage of the personal information so collected, we reserve the right to discontinue/cancel the insurance policy /services for which, the said information was sought.

## 4 Use of your Personal Information and Sensitive Personal Data or Information

The Personal Information and Sensitive Personal Data or Information that we collect from you is held in accordance with applicable laws and regulations in India. It may be used by us for a number of lawful purposes connected with our business operations and functions, which include but not limited to:

- a) Verification of your identity as per prevalent laws and regulation;
- b) Processing your request and providing you with reinsurance products and/or services requested or administering your account;
- c) To administer and manage insurance and reinsurance claims and dealing with third party providers, making payments and seeking recoveries;
- d) Dealing with our business partners and contacts, agents and third party service providers;
- e) Dealing with requests, enquiries or complaints and other customer care related activities; and all other general administrative and business purposes;
- f) Carrying out market and product analysis and marketing our companies' products and services and communicate updates, offers and promotion.
- g) Customer analytics on usage pattern and deliver customized content and advertising that may be of interest to you;
- h) Provide you with the best customer experience possible;
- i) Address network integrity and security issues;
- j) Carrying out any activity in connection with a legal, governmental or regulatory requirement, for the purpose of compliance of a legal obligation, in connection with legal proceedings, in connection with prevention, detection , investigation including cyber incidents, prosecution, and punishment of offences protect and defend our rights or property or act in an emergency to protect someone's safety or to help investigations, monitor or prevent or take action regarding unlawful and illegal activities, suspected fraud, potential threat to the safety or security of any person.
- k) Carrying out activities connected with the running of our business such as personnel training, quality control, network monitoring, testing and maintenance of computer and other systems and in connection with the transfer of any part of our business in respect of which you are a customer or a potential customer.

## 5 Disclosure of Personal Information and/or Sensitive personal Data or Information

We may disclose and/or transfer your Personal Information and/or Sensitive personal Data or Information at times to third parties in cases it is necessary for providing services to you and/or if you have consented for the same. We may disclose and/or transfer your information to:

- a) Other companies that provide services directly to you on our behalf or provide services to us by collecting, receiving, processing, storing, dealing or handling your information. To enable them to do this, we may need to share your personal information and/or Sensitive personal Data or Information with them.
- b) Anyone we transfer our business to in respect of which you are a customer or a potential customer;
- c) Any other entity or organization in order for them to understand our environment and consequently, provide you with better services.
- d) We may share your Personal Information including Sensitive personal Data or Information, without obtaining your prior written consent, with government agencies mandated under the law to obtain

information including Sensitive Personal Data Or Information for the purpose of verification of identity, or for prevention, detection, investigation including cyber incidents, prosecution, and punishment of offences, or where disclosure is necessary for compliance of a legal obligation.

- e) Any Personal Information including Sensitive Personal Data Or Information may be required to be disclosed to any third party by us by an order under the law for the time being in force.

## 6 Protection of your Personal Information

We take reasonable steps to ensure that the personal information and/or Sensitive personal Data or Information pertaining to you is stored in a secure environment protected from unauthorized access, modification or disclosure.

- a) We maintain information pertaining to you in our business records as per current regulatory requirements.
- b) We have a comprehensive documented information security policy and procedures in line with international standard IS/ISO/IES 27001 to ensure that the information provided by you is reasonably secure.
- c) We retain your personal Information for as long as required to provide you with services or otherwise required under the law.

In case of any privacy related concerns, feedback or grievance, you can contact our Grievance Officer Jitendra Attra via email (JAattra@munichre.com).

## 7 Review and updation of Personal Information

We strive to keep our records updated with your latest information. To this end, if you see any discrepancy in your personal information or if a part of your personal information changes, we request you to visit our office or reach our at (+91 22 4032 4000) or write to us an email (contact.india@munichre.com).

## 8 Changes to our Privacy Policy

We reserve the right to update this Policy as necessary from time to time. Please check our website periodically for changes to this Privacy Policy.

## 9 Definitions used in this policy

“Personal information” means any information that relates to a natural person, which, either directly or indirectly, in combination with other information available or likely to be available with a body corporate, is capable of identifying such person.

“Sensitive personal data or information” of a person means such personal information which consists of information relating to:

- a) password;
- b) financial information such as Bank account or credit card or debit card or other payment instrument details;
- c) physical, physiological and mental health condition;
- d) sexual orientation;
- e) medical records and history;

- f) Biometric information;
- g) any detail relating to the above clauses as provided to us for providing service; and
- h) any of the information received under above clauses by us for processing, stored or processed under lawful contract or otherwise:

provided that, any information that is freely available or accessible in public domain or furnished under the Right to Information Act, 2005 or any other law for the time being in force shall not be regarded as sensitive personal data or information for the purposes of these rules.

Third party: For the purposes of this document, a 'Third Party' is a service provider who associates with us and is involved in handling, managing, storing, processing, protecting and transmitting information of us and also includes all sub-contractors, consultants and/or representatives of the Third party.

## **10 Date of this Policy**

This Privacy Policy was last updated on 01 January 2017 and is current at the present time.