

# Privacy Policy

This Privacy Policy is applicable to all users of the OQIC Oman website ("Website"), which is owned and operated by Oman Qatar Insurance Company ("OQIC"). By using any of the Services, you represent that you have read and understood the terms and conditions of usage, which includes this Privacy Policy, and you agree to be bound by all its terms. OQIC is committed to protecting your privacy and ensuring you have a safe online experience on our Website. This statement outlines our Privacy Policy for online data collection and usage. By using OQIC's website, you consent to the data practices described in this statement. In this Privacy Policy, "our", "we" and "us" refer to OQIC and the Group companies.

## What we collect

Our website is intended to provide information to you about our group and for providing our services.

## Personal Information

We collect personal information to enable you to subscribe to our services. We follow strict procedures in accordance with the required standards of Data Protection to ensure security of your information. Whenever you are asked to fill in a form, we ensure that information that you provide is kept confidential and secure and is used only for the purpose of providing you with our services.

## Cookies

We sometimes collect anonymous information from visits to our website to help us provide better customer service. This may be 'clickstream data' that captures and measures visitor activities on our websites or 'cookies' – a piece of information stored on the hard drive of a computer by a web server to enhance and simplify a website user's experience by identifying a user if he/she has previously accessed that website. Cookies are commonly used on the Internet. The cookies used on this Site do not include any information that others could read and understand about you such as your name or any account or policy number. They contain no personal information about you.

Most Internet browsers allow you to turn off the cookie function. If you want to know how to do this please look at the help menu on your browser. However please note this will restrict certain of the services you can use. We are constantly striving to improve the quality of our service and the efficiency of our systems and so please assist us in this by advising us of any changes in personal information as soon as possible.

## Use of your Personal Information

Your "personal information" means any information that you have given to us in connection with a service or product offered through our web site. When you buy a product or service

from us, you will have access to a policy document relating to that product or service. If there is any conflict between the terms of this privacy statement and those of the specific privacy statement that applies to a particular product or service, then the terms of the latter will prevail. We will use your information to manage your insurance with us, including underwriting, claims handling, as well as for other legal and regulatory compliances and statistical analysis. This may include disclosing your information within the OQIC Group and to agents, suppliers, other insurers, or reinsurers who provide services on our behalf.

We do not disclose your information to anyone outside the OQIC Group except:

- Where we have your permission; or
- Where we are required or permitted to do so by law; or
- To other companies who provide a service to us or you; or
- Where we may transfer rights and obligations under this Privacy Policy

## No Warranties

Due to the nature of the Internet, OQIC does not warrant that this site or the server that makes it available are free of viruses or other harmful components or other contaminating or destructive properties will be transmitted or that no damage will occur to your computer system. You have sole responsibility for adequate protection and backup of data and/or equipment and for undertaking reasonable and appropriate precautions to scan for computer viruses or other destructive properties. The user assumes the entire cost of all necessary maintenance, repair or correction. We make no representations or warranties regarding the accuracy, functionality or performance of any third party software that may be used in connection with this site.

## Link to other websites

This website may contain links to other websites for which OQIC does not have any control over the privacy policies of those websites. Therefore, OQIC is not responsible for the protection and privacy of data submitted by the visitors to those websites.

## Security of your Personal Information

OQIC secures your personal information from unauthorized access, use or disclosure. If you have chosen to make an online payment for your insurance policy by credit card, Oman Qatar Insurance Co. secures the personally identifiable information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. When personal information (such as a credit card number) is transmitted to other Web sites, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) protocol. This document should be shown to anyone else who is covered by, or a party to, any services or products you buy from us.

## Copyright And Trademarks

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## Policy Updates

We may make changes to this privacy statement from time to time. Such changes will be effective from the time they appear on the Site.