

## Introduction

A privacy policy is a statement or a legal document (in privacy law) that discloses some or all of the ways a party gathers, uses, discloses, and manages a customer or client's data. It fulfills a legal requirement to protect a customer or client's privacy of data termed as Personally Identifiable Information (**PII**).

This Privacy Policy sets forth the reasonable security practices and procedures adopted by NIC and shall apply for use, disclosure and sharing of the Sensitive personal data or information ("**personally identifiable Information**") as provided by the customers to NIC website. This privacy policy is in conjunction with the terms of use agreed by the customers while getting registered with NIC for availing its services.

## Definition

For the purpose of this document NIC shall mean **National Insurance Company Limited**.

The terms "**<you>/<your>/user**" are interchangeable with **Customer / Customers**.

## Collecting Personal Information

PII for purposes of this Policy means information that identifies customer, for e.g. Customer's Name, Date of birth, Medical History/Records, Bank Account details or Credit Card or Debit Card details, Biometric information, Phone number, Fax number or email address etc. PII provided by the customers will be taken as it is and NIC will not be responsible for the authenticity of information supplied by the customers. This PII which are provided/collected from the customers are solely for the purposes connected with the terms of use which has been agreed upon by NIC with the customers to provide various services by the Company as per applicability.

NIC may collect, store and use following kinds of information:

- i) Information provided by <you> to NIC at the time of registration in NIC website or otherwise
- ii) Information about <your> computer and about <your> visits to and use of this website (including <your> IP address, geographical location, browser type and version, operating system, referral source, length of visit, page views and website navigation paths)
- iii) Information provided by <you> when completing <your> profile on NIC website or otherwise (including but not limited to name, profile pictures, gender, date of birth, medical history, relationship status, interests and hobbies, educational details and employment details)
- iv) Information provided by <you> while subscribing to NIC's email notifications and/or newsletters
- v) Information that <you> provide to us when using the services on NIC website, or that is generated in the course of the use of those services (including the timing, frequency and pattern of service use)
- vi) Information relating to any purchases that <you> make or any other transactions that <you> have entered into through NIC's website or otherwise



- vii)** Information that <you> post to our website for publication on the internet (including [<your> user name, <your> profile pictures and the content of <your> posts
- viii)** Information contained in or relating to any communication that <you> have sent to NIC through website or otherwise (for e.g. email)

If <you> choose not to agree with the policy, <you> will not be entitled to use the Services as per the terms of use.

## **Purpose**

NIC needs this minimal information to operate and provide various services. NIC uses and discloses Customers' PII only as follows

- i)** To fulfill <your> requests for products and services offered and subscribed and accepted by <you>
- ii)** To personalize NIC website for <you>
- iii)** To deliver any administrative notices, alerts, advice and communications relevant to the usage of the Services or to administer the website and business
- iv)** To share <your> information with NIC's agents, group companies and other third parties in so far as required for joint marketing purposes and / or to other similar services to provide <you> various value added services
- v)** Use the information for market research, project planning, troubleshooting problems, detecting and protecting against error, fraud or other criminal activity;
- vi)** Disclose the information to the third-party contractors that provide services to NIC and are bound by these same privacy restrictions by dint of NDA
- vii)** To provide third parties with statistical information about our users (but those third parties will not be able to identify any individual user from that information
- viii)** To verify compliance with the terms and conditions governing the use of NIC's website (including monitoring private messages sent through NIC's website private messaging service)
- ix)** To send email notifications, newsletter to <you> if the same have been specifically requested for
- x)** To deal with enquiries and complaints made by the customers relating to NIC's website
- xi)** To enforce NIC's Terms and Conditions regarding services offered

All such PII collected shall be retained as long as customer are having active account with NIC and till such time as is required to avail various services or as may be required under the law. In case of deactivation / termination of the account / services with us, the PII provided will no longer be used and the same will also get deleted upon the expiry of the maximum tenure as may be prescribed under the provisions of the law as applicable.

Financial transactions at NIC's website are handled through Payment Services Provider [**PSP**], Axis Bank Payment Gateway, Ingenico ePayments India Pvt Ltd (Formerly TechProcess Payment Services Pvt Ltd) and BillDesk. Customer can review the provider's privacy policy at [**URL**] <https://www.axisbank.com/privacy-policy>, <http://www.techprocess.co.in/privacy-policy.php> and

<https://billdesk.com/privacy.htm>. NIC will share information with payment services provider only to the extent necessary for the purposes of processing payments which customers make via website, refunding such payments and dealing with complaints and queries relating to such payments and refunds.

### **Update Personal Information**

NIC always encourages the customers to update their information as and when there are any changes. Customers are also entitled to review the information provided to NIC so as to ensure that any PII or sensitive personal data or information found to be inaccurate or deficient be corrected or amended as feasible to the best of knowledge without any delay. NIC by no means shall be responsible for the authenticity of the PII or sensitive personal data or information supplied / provided by the customers at any point in time.

### **Sharing/Transfer/Disclosure of Personal Information (Domestic / International)**

PII of the users will not be sold or otherwise transferred to unaffiliated third parties unless otherwise stated at the time of collection or without the approval of the Customers as the case may be. However, NIC might share, exchange and disclose information to affiliates and / or group companies, agents or to any third party service provider to deliver the products and services to the customers in the manner as agreed upon by them during the registration and buying the products / services.

NIC treats Customers' PII as private and confidential and does not check, edit, or reveal it to any third parties except where it is expressly agreed and where it believes in good faith that such action is necessary to comply with the applicable legal and regulatory processes, or to protect and defend the rights of other users or to enforce the terms of service. NIC may disclose PII where it is under legal obligation to do so or where it is mandated / directed under law. NIC might transfer sensitive personal data or information to another Indian or overseas body corporate that ensures the same level of data protection that is adhered to by NIC as well if it is necessary for the performance of a lawful contract between NIC and or any person on its behalf and customers or where customers have consented or allowed the data transfer.

### **Customers to note the following:**

- i) NIC may disclose <your> PII to [any of our employees, officers, insurers, professional advisers, agents, suppliers or subcontractors] as reasonably necessary for the purposes set out in the policy
- ii) NIC may disclose <your> PII:
  - (a) To the extent that it is required to do so by law
  - (b) In connection with any ongoing or prospective legal proceedings
  - (c) In order to establish, exercise or defend any legal rights (including providing information to others for the purposes of fraud prevention and reducing credit risk)

## **Unsolicited Information**

Except where specifically agreed or necessary for operational or regulatory reasons, NIC will not send any unsolicited information to customers. However, to help the customers to take full advantage of the service offerings of NIC, customers will have the opportunity to indicate whether they would like to "opt out" of receiving promotional and/or marketing information about other products, services and offerings from NIC and/or any third parties etc. If the user does not opt out, then NIC may use any email addresses of the customer to send occasional emails pertaining to the said information. Customers can nevertheless unsubscribe from receipt of such emails by following instructions therein or by communicating accordingly to NIC.

## **Retention of Personal Information**

NIC shall not retain PII longer than the purpose for which it is required subject to provisions of any law for the time being in force. The information so collected shall be used only for the purpose for which it is collected.

Third Party Services: Users should also be aware that NIC may sometimes permit third parties to offer subscription and/or registration-based services through its website. However NIC is and will not be responsible for any actions or policies of such third parties and users should check the applicable privacy policy of such party when providing PII. Further, NIC will also not be responsible if the Customers do not get the benefits announced if any, by the third parties permitted to offer subscription and registration based services on its site.

## **Use of Cookies**

NIC web sites may use "cookies" (information stored on customer's computer by their browser at NIC request). "Cookies" is a term generally used for small text files a website can use to recognize repeat users, facilitate the user's ongoing access to and use of the site, allow a site to track usage behavior and compile aggregate data that will allow content improvements and targeted advertising etc. Cookies themselves do not personally identify anyone in person, but they do identify the computer. Generally cookies work by assigning a unique number to the user computer that has no meaning outside the assigning site. Customers are being made aware that NIC cannot control the use of cookies or the resulting information by advertisers or third parties hosting data on the Company website. If a Customer does not want information collected through the use of cookies, there is a simple procedure in most browsers that allows the user to deny or accept the cookie feature.

## **Children**

NIC's websites are not intended for use by children and minors. Parents are requested to ensure that PII is not provided by any minors in NIC website at any point in time.

## **Blocking IP Addresses**

NIC uses the help of Internet Protocol ("IP") addresses to diagnose any problems with its server and to administer its web site including by blocking certain addresses that it feels are inappropriately using its website. IP addresses may be used to gather broad demographics information, such as browser types, visitor's country, visiting frequency, operating systems, etc.

### **Data may be transferred upon change in control but only in accordance with this Policy**

PII may be transferred to a third party as a result of a sale, acquisition, merger, reorganization or other change in control. If the Company is sold, merged or transferred any part of our business, part of the sale may include <your> PII.

### **Security of Data**

NIC will take reasonable technical and organizational precautions to prevent the loss, misuse or alteration of customers' PII. All the PII provided by customers are stored on our secure (password- and firewall-protected) servers. All electronic financial transactions entered into through NIC's website/s will be protected by encryption technology.

<You> acknowledge that the transmission of information over the internet is inherently insecure, and NIC cannot guarantee the security of data sent over the internet. <you> are responsible for keeping the password <you> use for accessing NIC website confidential; NIC will not ask <you> for <your> password (except when <you> log in to our website).

### **NIC details**

- i) This website is owned and operated by National Insurance Co. Ltd.
- ii) NIC is registered in India, under IRDAI Registration Number 58 and CIN U10200WB1206GOI001713
- iii) NIC's principal place of business is at National Insurance Co. Ltd., Head Office, 3 Middleton Street, Kolkata 700071
- iv) <You> can contact NIC:  
Chief Manager, CRM Department, Head Office,  
National Insurance Co. Ltd., VII Floor,  
Chhabil Das Towers, 6-A, Middleton Street,  
Kolkata - 700071, 033-22815483, \_\_\_\_\_  
Email: [grievance@nic.co.in](mailto:grievance@nic.co.in);

### **Links to Other Web Sites**

This Privacy Policy does not cover the links within this site linking to other websites. Those sites are not governed by this Privacy Policy, and if <you> have questions about how a site uses your information, <you> will need to check that site's privacy statement.

## **Change in Privacy Policy**

NIC reserves the right to change Privacy Policy at any time. Customers may note that this Privacy Policy itself and any such change of policy will be effective from the date of posting on the site.

## **Grievances**

In case of any grievances as regards misuse or processing of <your> PII in a time bound manner, please contact Chief Manager, CRM Department, Head Office, National Insurance Co. Ltd., VII Floor, Chhabil Das Towers, 6-A, Middleton Street, Kolkata - 700071, 033-22815483, or email at [grievance@nic.co.in](mailto:grievance@nic.co.in). The Grievance Officer shall redress <your> grievances expeditiously usually not later than one month from the date of receipt of grievance.

## **Disclaimer**

In spite of its best efforts to protect the interest of its clients it is made clear that in the unlikely event of any data theft or, misuse, NIC will not be liable in any way.

The policies uploaded in the website of NICL are illustrative in nature and the rights and liabilities of the parties are to be governed strictly by the actual contract entered into and signed by the parties thereto. The party intending to seek insurance cover from NICL, may at its option, pay extra premium and get add-on coverage in respect of the particular insurance policy.

## **Feedback**

NIC welcomes feedback regarding this Policy at [website.administrator@nic.co.in](mailto:website.administrator@nic.co.in). If at any time <you> believe that NIC has not adhered to this Privacy Policy, please send <your> feedback and NIC shall endeavor to resolve the same.

Some of the services, facilities mentioned above may not yet be available or may have been withdrawn at the discretion of NIC.