

# Privacy Policy

Additional Liability Company "INSURANCE COMPANY "EKTA" (referred to as "IC "EKTA") is committed to protecting the privacy of every individual who visits our website and have taken reasonable steps to protect your Personal Information and/or Sensitive Personal Data or Information.

## This Privacy policy covers the following

- Collection of Personal Information including Sensitive personal Data or Information.
- Use of your Personal Information.
- Disclosure of Personal Information.
- Protection of your Personal Information.
- Review and updation of Personal Information.
- Changes to our Privacy Policy.
- Definitions used in this policy

## 1. Collection of Personal Information including Sensitive Personal Data or Information

We and our authorized third parties may collect different types of Personal Information and Sensitive personal Data or Information, as required under laws and regulation and also based on your interest in our insurance products and services and our business relationship with you.

This Personal Information and Sensitive personal Data or Information collected, handled and dealt by us may include, amongst other things:

Information that allows "IC "EKTA" to provision desired insurance product and to communicate with you and comply with current legal and regulatory requirements. This information may include but not limited to:

Personal Information: Your name, Age, Date of Birth, etc.

Contact Information: Your address, Telephone numbers, Email id etc.

Financial Information: Details pertaining to your bank account, credit/debit cards, Payment Instruments, Annual Income, Investment/Savings, Income Tax (PAN Card, Form 16 etc.)

Health Information: Your Height, Weight, Illness/diseases, Medical Test Reports etc.

Other Information: Any Information contained in documents used as proof of Identity and proof of address, proof of age, proof of income. 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.; 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, "IC "EKTA" reserves the right to discontinue/cancel the insurance policy /services for which, the said information was sought.

## 2. 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 Ukraine. 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:

- Verification of your identity as per prevalent laws and regulation;

- Processing your request and providing you with products and/or services requested or administering your account;
- Settling accounts with those who provide related services to us;
- Dealing with requests, enquiries or complaints and other customer care related activities; and all other general administrative and business purposes;
- Carrying out market and product analysis and marketing our companies' products and services and communicate updates, offers and promotion.
- Customer analytics on usage pattern and deliver customized content and advertising that may be of interest to you;
- Provide you with the best customer experience possible;
- Address network integrity and security issues;
- 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.
- 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;

### 3. 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:

- 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.
- anyone we transfer our business to in respect of which you are a customer or a potential customer;
- to any other entity or organization in order for them to understand our environment and consequently, provide you with better services. 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.

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.

### 4. Protection of your Personal Information

We shall 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.

We maintain information pertaining to you in our business records as per current regulatory requirements. "IC "EKTA" shall retain your personal Information for as long as required to provide you with services or otherwise required under the law.

## 5. Changes to our Privacy Policy

We reserve the right to update this Policy as necessary from time to time. Please check our websites periodically for changes to this Privacy Policy as we shall update such changes as soon as possible. Users may note that such change of policy shall be effective from date of announcement by "IC "EKTA" and not from the date of posting on the site.

## 6. 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:

- password;
- financial information such as Bank account or credit card or debit card or other payment instrument details ;
- physical, physiological and mental health condition;
- sexual orientation;
- medical records and history;
- Biometric information;
- any detail relating to the above clauses as provided to body corporate for providing service; and
- any of the information received under above clauses by body corporate 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, 1992 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 "IC "EKTA" and is involved in handling, managing, storing, processing, protecting and transmitting information of "IC "EKTA" and also includes all sub-contractors, consultants and/or representatives of the Third party.

## 7. Contact us

This statement and the policies outlined herein are not intended to and do not create any contractual or other legal rights in favor of any user or viewer of [www.ektatraveling.com](http://www.ektatraveling.com) or on behalf of any other party.

Users and viewers are informed that by using the website, they are deemed to have consented to the collection and use of information by [www.ektatraveling.com](http://www.ektatraveling.com) as stated above. The website is maintained by Additional Liability Company "INSURANCE COMPANY "EKTA". Any Grievance shall be referred to TALC "IC "EKTA", Location: 03150, city of Kyiv, 5, Dilova Str., building 2, Letter B1, or by email.