

## **OUR PRIVACY POLICY**

Liberty Insurance Brokers LLC is committed to protecting the privacy of our customers and the people we deal with. Objective of this Privacy Policy is to explain you our privacy and data collection policies and practices, in respect of your personal information we collect through this website (the “Site”), which include details of what information we collect, how we use the information and what procedures we have in place to safeguard your privacy. You are requested to read this policy carefully and understand the same, before accessing this Site. By proceeding with access, you are deemed to have accepted this Policy and other terms and conditions published on the Site. Please further note that we keep our policies updated in line with changes in laws and our practices and policies. You are therefore requested to read the policy each time you access the Site

### **What information we collect**

Your “personal information” means any information about you that you have given to us in connection with a service or product offered by us through use of this Site and subsequently through other means. If you provide information regarding other individuals, you are required to inform the individual about the contents of this Policy and to obtain any legally required consent for the collection, use, disclosure and transfer as provided in this Policy of that person’s personal information. The personal information we collect include name, address, date of birth, gender, nationality, contact details – e-mail and telephone numbers, family status, health status, employment history, medical condition, financial details such as payment card number, bank account number, income, assets, identification documents/ number, policy details, policy number, relationship to the policyholder, insured or claimant, date and cause of death, injury or disability and other information required for processing your query or request.

## **How we collect information**

Personal information is collected by us through your communication with us by mail, phone, visit, or on the Site;

*Note: Please note that this Site may contain links to other websites which are outside our control and are not covered by this our Privacy Policy.*

- via inquiry, registration and claim forms;
- when you purchase any of our products or services;
- when you fill out a survey or vote in a poll on this website;
- through applications;
- through feedback forms and web analytics tags; and

We also use cookies or similar technologies to collect website usage information. Cookies are small pieces of information that our server places on a visitor's computer hard drive to enable that person to more easily communicate and interact with the Site and to provide us with important information on how visitors use the Site. Site uses cookies to allow you to select a preferred location view and default home page view and to let you access recently visited links (such as products and services) more easily. Many web browsers are automatically set to accept cookies. You may change your browser settings to either reject cookies or notify you when a cookie is about to be placed on your computer. Please note, however, that rejecting cookies while visiting the Site may result in certain parts of the Site not operating correctly or as efficiently as if they were allowed. You will not be able to access a preferred location view, a customized default home page view or your recently visited links.

In addition, we may also collect IP addresses via a web analytics package and may use a service that collects data remotely by using so-called "pixel tags," "web beacons," "clear GIFs" or similar means embedded in the Website's content. A Pixel Tag may be associated with cookies on the visitors' hard drives. The data we collect includes which operating system and browser you use, how you navigate to and through our site, and how long you stay on our web pages.

## How we use Personal Information

Our policy and processes are designed with the objective of maintaining your trust, confidence and respecting your right of protecting your personal information. We use your personal information;

- for processing your request and query  
We will use your information, to attend to your queries and requests, to get you the insurance policies requested by you, to get you quotes, to assist you to get the best terms and cover, assist you to process your claims, to make decisions about whether or not to provide insurance and assistance services including claim assessment, processing and settlement, manage claim disputes, assess your eligibility for payment plans, process your premium and payments and handling complaints.
- to comply with applicable laws and regulatory obligations  
We may use your information to comply with laws and regulatory obligations such as those relating to anti-money laundering and anti-terrorism; comply with legal process, respond to requests from public and governmental authorities and to prevent, detect and investigate such crimes and analyze and manage other commercial risks. We will also use your information to comply with our reporting and documentation obligations under laws and regulations and will have to submit such documents to the relevant authorities
- to comply with our policies and for improving our service  
We are constantly striving to improve the quality of our service and the efficiency of our systems and so, from time to time, we may use your personal information during staff training and/or system testing and to send you important information regarding changes to our policies, other terms and conditions and other administrative information. We may your information to comply with internal policies and procedures, including those relating to auditing, finance and accounting, billing and collections, IT systems, data and website hosting and records management.
- for marketing purposes  
We may use your information to carry out market research and analysis, including satisfaction surveys. The information you supply may be used by us and carefully selected third parties for research purposes or to inform you of other products or services that may be of interest to you, unless you have advised us otherwise. We may also use information to allow you to participate in contests, prize draws and similar promotions, and to administer these activities. Some of these activities have additional terms and conditions, which could contain additional information about how we use and disclose your Personal Information, so we suggest that you read these carefully. On each occasion that we contact you for these purposes, you will always be given the option to opt out of any further communication. If you have provided your contact information to us and would prefer not to receive marketing information, or to participate in research, simply contact us to let us know.

## **Sharing Information with third parties**

We will have to disclose your information to following parties to provide you our services.

When we provide Personal Information to a service provider or third parties, such parties will be selected carefully and required to use appropriate measures to protect the confidentiality and security of the Personal Information.

- insurers, re-insurers, loss adjusters and third-party claim administer;
- third Parties such as credit agencies, emergency providers (fire, police and medical emergency services), other people in an incident which subject of a claim;
- to the regulatory authorities where we are required or permitted to do so by law. We may also have to share details to other authorities and public bodies as required by law, to check your identity to prevent money laundering and to detect and prevent fraud. We may also submit documents containing information to courts, police or experts to defend us or represent us in any legal matters to protect our rights and enforce our terms and conditions;
- to our service providers such as IT systems, support and hosting service providers, professional advisors, auditors, marketing and advertising service providers, market research and analysis service providers etc.

## **Measures taken to protect your information**

We have taken all appropriate technical, legal and organizational measures, which are consistent with applicable privacy and data security laws and we keep updating our processes and measures to enhance the security and your information will be treated in accordance with the applicable laws and regulations on Privacy and Data Protection. Whilst we ensue the highest standards of care and protection of customer data once it reaches us, you should take into consideration that we do not manage the internet. Unfortunately, no data transmission over the Internet or data storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any Personal Information you might have with us has been compromised), please immediately notify us.

## **Third Party Links**

This Site may contain links to other websites which are outside our control and are not covered by this Privacy Policy. If you access other websites using the links provided, the operators of these websites may collect information from you which will be used by them in accordance with their privacy policy, which may differ from ours.