

Apollo Munich Health Insurance Company Limited

-Data Privacy Policy-

Version 3.0

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Introduction

We are committed to safeguard the privacy of all visitors landing on our website, applications and IT resources or people using services hosted on our website, applications or IT resources linked to Apollo Munich or our Business partners. This Policy aims at determining out practices and procedures around treatment and protection of your personal information.

Definition and Interpretation

Customer – All individual entities who have purchased any product from Apollo Munich

IT Resources – All hardware, software, applications owned by Apollo Munich

Purposes – Renewal, Communication, marketing mailers, new business, Follow-up calls

Publish – Posting the details on our website or applications on our social media portals

Sensitive Information – Sensitive Personal Information, Personal Information, Financial Information, Health Information

Sensitive Personal Data or Information – Sensitive personal data or information of a person means such personal information which consists of information relating to;—

(i) password;

(ii) financial information such as Bank account or credit card or debit card or other payment instrument details ;

(iii) physical, physiological and mental health condition;

(iv) sexual orientation;

(v) medical records and history;

(vi) Biometric information;

(vii) any detail relating to the above clauses as provided to body corporate for providing service; and

(viii) any of the information received under above clauses by body corporate for processing, stored or processed under lawful contract or otherwise:

User/Visitors – Individuals visiting our website and applications

Web Site – Domain Validated website in the ownership of Apollo Munich

Applications – Mobile Applications under the ownership of Apollo Munich

We/us – Apollo Munich

You/Your – Customer/ Individual

Scope

This policy is applicable to all APOLLO MUNICH Website or applications visitors or people using services hosted on our website and applications linked to Apollo Munich

Collecting Personal and Sensitive Personal Information

Using our website or applications will imply your agreement to this policy and that you authorize our use of cookies in accordance with the terms of this policy.

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 employment opportunities at Apollo Munich) 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.

- 1) Information about your computer and about your visits to and use of our website or application (including your IP address, geographical location, browser type and version, operating system, referral source, length of visit, page views and website or applications navigation paths)*
- 2) Information that you provide to us when registering with our website or applications (including your email address)*
- 3) Information that you provide when completing your profile on our website or applications (including your name, profile pictures, gender, date of birth, relationship status, interests and hobbies, educational details and employment details)*
- 4) Information that you provide to us for the purpose of subscribing to our email notifications and/or newsletters including your name and email address*
- 5) Information that you provide to us when using the services on our website and applications, or that is generated in the course of the use of those services including the timing, frequency and pattern of the service use*
- 6) Information relating to any purchase/renewal of Policy you make over our website and applications or any other transactions that you enter into through our website and applications (including your Personal Information, Health Information, Financial Information)*
- 7) Information that you post on our website or applications for publication on the internet including your user name, your profile pictures and the content of your posts*

8) Information contained in or relating to any communication that you send to us or send through our website or applications (including the communication content and metadata associated with the communication); and any other personal information that you choose to send to us.

Before you disclose to us the personal information of another person, you must obtain that person's consent for both the disclosure and the processing of that personal information in accordance with this policy, we will not verify as to whether or not you have taken the consent of that person whose personal information you are sharing with us. In case you share personal information of anybody we would assume you have taken all consents necessary from the Person whose data and information you are sharing and you indemnify us and shall keep us indemnified to the fullest, at all times against any claim of losses or damages on account of breach by you of this requirement of taking consent before sharing data or information of person other than you.

Using Personal and Sensitive Personal Information

The personal information and Sensitive Personal Data or Information that we collect from you is held in accordance with applicable laws and regulations. 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:

Sensitive Personal Information and personal information submitted to us or gathered by us through our websites and applications will be used for the purposes specified in this policy.

We may use your Sensitive Personal Information and personal information to:

- a) Administer our website/application and business
- b) Personalize our website/application for you
- c) Enable your use of the services available on our /application
- d) Send you Policies purchased/renewed through our website and applications or otherwise from us in any other form.
- e) Supply to you our services in relation to purchases made through our website and applications or otherwise from us in any other form
- f) Send statements, invoices and payment reminders to you, and collect payments from you
- g) Send you any commercial communications or advisory
- h) Send you SMS or email notifications/reminders or messages in any other electronic forms that you have specifically requested or consented to receive
- i) Send you our email newsletter, if you have requested it (you can inform us at any time if you no longer require the newsletter)
- j) Send you communications relating to our business which we think may be of interest or useful to you, by post or, where you have specifically agreed to this, by email or similar technology (you can inform us at any time if you no longer require marketing communications)

k) Provide third parties with statistical information about our users/visitors (but those third parties will not be able to identify any individual user/visitor of our IT Systems from that information)

l) Deal with enquiries and complaints made by or about you relating to use of our website and applications

m) Keep our website and applications and IT Systems secure and prevent fraud

n) Verify compliance with the terms and conditions governing the use of our website and applications including monitoring private messages sent through our website or applications private messaging service

If you submit personal information for publication on our website or applications, we will publish and otherwise use that information in accordance with this Policy

We will not, without your express consent, supply your personal information to any third party for the purpose of their or any other third party's direct marketing

All financial transactions on our website and applications are handled through our payment services provider, you can review the provider's Data privacy policy at <https://www.billdesk.com/pripolicy.htm>. We share information with our payment services provider only to the extent necessary for the purposes of processing payments you make via our website and applications, refunding such payments and dealing with complaints and queries relating to such payments and refunds

Disclosing Personal and/or Sensitive Personal Information

We may disclose your personal and/or Sensitive Personal information to any of our employees, officers, insurers, professional advisers, agents, suppliers or subcontractors or service providers insofar as reasonably necessary for the purposes set out in this policy

We may disclose your personal information to any member of our group of companies (this means our subsidiaries, our ultimate holding company and all its subsidiaries) insofar as reasonably necessary for the purposes set out in this policy

We may disclose your Sensitive Personal Information and personal information:

a) To the extent that we are required to do so by law or by Insurance Regulatory and Development Authority of India or any other government or any other regulatory authority

b) In connection with any ongoing or prospective legal proceedings to the extent reasonably necessary

c) In order to establish, exercise or defend our legal rights (including providing information to others for the purposes of fraud prevention and reducing credit risk)

d) To the purchaser or prospective purchaser of any business or asset that we are or are contemplating selling

- e) Except as provided in this policy, we will not provide your personal information to third parties which have no relationship with us for any of the Purposes in this Policy.*
- f) Information that we collect will be transferred to our storage facility in line with the provisions of applicable laws on IT Security and Data Privacy*
- g) You expressly agree to the transfers of personal information described above in this Section*
- h) personal information that you publish on our website and applications or submit for publication on our website and applications may be available, via the internet, around the world. Apollo Munich disclaims any liability or responsibility to prevent the use or misuse of any such information.*

Retaining Personal and Sensitive Personal Information

This Section sets out our data retention policies and procedure, which are designed to help ensure that we comply with our legal obligations in relation to the retention and deletion of personal and Sensitive Personal information:

Sensitive Personal information and personal information that we process for any purpose or purposes shall not be kept for longer than is necessary for that purpose or those purposes.

Sensitive personal data and personal information type will be deleted after the retention age is over which is set by our Regulator Insurance Regulatory and Development Authority of India

Notwithstanding the other provisions of this Section, we will retain documents (including electronic documents) containing personal data:

- 1) To the extent that we are required to do so by law;*
- 2) If we believe that the documents may be relevant to any ongoing or prospective legal proceedings*
- 3) In order to establish, exercise or defend our legal rights (including providing information to others for the purposes of fraud prevention and reducing risk*

Security of Personal and Sensitive Personal Information

We will take reasonable technical precautions to prevent the loss, misuse or alteration of your personal and Sensitive Personal information.

- 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 to ensure that the information provided by you is reasonably secure. You acknowledge that the transmission of information over the internet is inherently insecure, and we cannot guarantee the absolute security of data transmission/transaction over the internet*

You are responsible to protect the login passwords and other sensitive information like your Credit Cards/Debit Card details, Electronic wallet details, online redemption coupons, electronic money, etc. Apollo Munich has no role in protecting this information and is therefore not responsible for its protection. Apollo Munich suggests you to keep these information safe

Amendments

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

Your Rights & Updating your Information

Except in cases of established emergency it shall be our discretion whether or not to provide you with any personal information we hold about you. Any information that you may seek with us shall be provided only upon we getting convinced about authenticity of the person his identity and not otherwise.

We may withhold personal information that you request to the extent permitted by law.

You may instruct us at any time not to process your personal information for marketing purposes

There are no charges involved for getting your information updated in our records. You may write to our Team on customerservice@apollomunichinsurance.com for getting your information updated with all relevant documents

In practice, you will usually either expressly agree in advance to our use of your personal information for marketing purposes, or we will provide you with an opportunity to opt out of the use of your personal information for marketing purposes

Cookies

Our website and applications uses cookies.

A cookie is a file containing an identifier (a string of letters and numbers) that is sent by a web server to a web browser and is stored by the browser. The identifier is then sent back to the server each time the browser requests a page from the server.

Cookies may be either “persistent” cookies or “session” cookies: a persistent cookie will be stored by a web browser and will remain valid until its set expiry date, unless deleted by the user before the expiry date; a session cookie, on the other hand, will expire at the end of the user session, when the web browser is closed

Cookies do not typically contain any information that personally identifies a user, but personal information that we store about you may be linked to the information stored in and obtained from cookies

Apollo Munich Health uses General Cookies and Session Cookies. Cookies are parcels of text sent by our server to your computer and then sent back unchanged to our server each time you access our website and applications. Cookies are used for authenticating, tracking user behavior, and maintaining specific information about users, such as site preferences or information of an online transaction in our website and applications. Cookie is required to create and maintain a secure session. Our cookies do not have your confidential or personal information. Our session ID cookies would expire the moment you leave our website and applications and are required if you want to buy a policy online from us.

The General HTTP Cookies of our website and applications are only used to analyze how users move within our Web site

The names of the cookies that we use on our website and applications, and the purposes for which they are used, are set out below:

We use session cookie and general cookie to recognize a computer when a user visits our website and applications OR track users as they navigate the website and applications OR enable the use of a shopping cart on the website and applications OR improve the website and applications's usability OR administer the website and applications OR prevent fraud and improve the security of the website and applications OR personalize the website and applications for each user OR target advertisements which may be of particular interest to specific users OR validate authenticated users sessions OR facilitate the use of our website and applications search feature OR specify purpose

Our Details

This website and applications is owned and operated by Apollo Munich Health Insurance Company Limited

–Registered Office:

Apollo Hospitals Complex, 8-2-293/82/J III/DH/900 Jubilee Hills Hyderabad Telangana 500033 India

Corporate Office:

Apollo Munich Health Insurance Company Ltd. 1st Floor, SCF-19, Sector-14, Gurgaon- 122001, Haryana.

Central Processing Center:

Apollo Munich Health Insurance Company Ltd. iLABS Centre, 2nd & 3rd Floor, Plot No 404 - 405, Udyog Vihar, Phase – III, Gurgaon, Haryana 122016

Registration No. 131, Corporate Identity Number - U66030TG2006PLC051760.

You can contact us:

- By post, using the postal address given above*
- Using our website and applications contact form*

- *By telephone, on the contact number published on our website and applications from time to time or by email, using the email address published on our website and applications from time to time*

Privacy Policy Details

This Privacy Policy holds version 3.0 and was last updated on 24 July 2018 and is current at the present time.