

Kshema General Insurance Limited

Privacy Policy

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KSHEMA GENERAL INSURANCE LIMITED

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01. Definitions

- a) “Cookies” are small files that are placed on your computer, mobile device or any other device by a Website or Mobile Application for record-keeping purposes. These are also known as browser cookies or tracking cookies, they are small, often encrypted text files, located in the browser of your device(s).
- b) “Kshema” or “Company” or “Us” or “We”- refers to Kshema General Insurance Limited. “Mobile Application” – refer to iAgri
- c) “Privacy Policy” means this Policy.
- d) “Services” – all services made available by Kshema through its Website and Mobile Application.
- e) “Website” – refers to www.kshema.co
- f) “You” or “Your” or “User(s)” means the person(s) visiting/accessing the Website/Mobile Application in any capacity.
- g) Personal Data or Information means any data or information about an individual who is identifiable by or in relation to such data;

02. Applicability

This Privacy Policy is applicable to all users/visitors/viewers of the Website. This statement and the Policy outlined herein are not intended to and do not create any contractual or financial or any other legal rights in favour of any User or viewer or any other party.

Please read this Privacy Policy carefully. 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.

03. Managing, Collecting/Receiving and Storing Personal Information

All data and information collected by US from You or otherwise will be transferred and stored in secure servers of the Company and/or in servers leased and/or licensed by the Company for any duration. The Company may at its discretion and/or requirement keep copies of such data and information at multiple locations and/or on the Company's main servers for processing of the said information and data. You hereby grant your consent to the storage, processing, and application and/or use of your personal data and/or information received by the Company including through use of cookies.

We receive both information that is directly provided to Us by You or received through lawful means, when You visit the Website/ Mobile Application, and information that is passively or automatically collected from You.

To avail the Services, We require and collect Personal Information, such as name, address, e-mail address, telephone number, age, gender, Aadhaar number, Aadhaar identifier or business details or biometric information, password, financial details such as bank name, account number etc any other document which is required to comply with KYC norms.

The other automatically collected information such as

- a) Technical information, including the Internet protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform, search preferences, service preferences, etc., and any other information that may generally be collected during use of Company's Services including while accessing the Company's website and/or mobile phone application based services of the Company;
- b) Information about your visit, including the full Uniform Resource Locators (url), clickstream to, through and from our site (including date and time), products you viewed or searched for, page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), methods used to browse away from the page and any phone number used to call the Company's customer service number, etc.
- c) The Company will store small text files called Cookies in your device in order to enable various features of Our applications. These are used to store user preferences and trends to improve user/viewer experience. You have the option to change Your Browser settings to accept or not accept Cookies and depending on which You agree to our use of any information collected by us through that Cookie. Any such information collected through Cookies will only be used for improving the Website/ Mobile application experience and/or to deliver the Services.
- d) The Company or its service providers may also use "web beacons" or clear GIFs, or similar technologies, which are small pieces of code placed on Our Website or in an email, to monitor the behaviour and collect data about the visitors viewing Our Website or email.
- e) IP addresses help Us customise your visit to Website or Mobile Application since they are tied to personally identifiable information. We confirm that this information is not shared with third parties, for their promotional purposes, except as provided under Disclosure of Information clause. When You download or use our Mobile Application, we also collect various device specific details like Device ID and Device Accounts including third-party accounts or MAC-address. This data is used to resolve technical difficulties

and to provide you with the correct and most recent version of Mobile Application.

- f) When You download or use Mobile Application, We may receive information about Your location and Your mobile device, including a unique identifier for Your device. We may use this information to provide You with location-based services, such as advertising, search results, and other personalized content. If you wish to opt out of location services, you may do by changing Your mobile phone settings.
- g) You hereby grant your consent to the storage, processing and application and/or use of your personal data and/or information received by the Company including through use of cookies.

04. Use and Disclosure of Your Personal Data

The Personal Information collected or received from You may be used by Us for certain lawful purposes connected with our business operations, functions and provision of the Services, which include but are not limited to:

- a) To provide and maintain our Service, including to monitor the usage of our Service.
- b) In the normal course of business to enforce the terms and conditions of Services
- c) To contact You by email, telephone calls, SMS, or other equivalent forms of electronic communication, such as a mobile application's push notifications regarding updates or informative communications related to the functionalities, products or contracted services.
- d) In order to send You periodic communications (this may include e-mail), about features, products and services, events and special offers. Such communications from Us may include promotion of programs being organized by third parties on our website.
- e) To provide You with news, special offers and general information about other goods, services and events which We offer that are similar to those that You have already purchased or enquired about unless You have opted not to receive such information.
- f) To attend and manage Your requests to Us, while dealing with requests, enquiries or complaints and other customer care related activities and all other general administrative and business purposes
- g) We may use Your information to evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Data held by Us about our Service users is among the assets transferred.
- h) usage trends, determining the effectiveness of our promotional campaigns, advertising and to evaluate and improve our Service, marketing and your experience.
- i) Verification of Your identity as per prevalent laws and regulation.

- j) Performance of outsourced non-core activities as defined under the IRDAI guidelines.
- k) Sharing with reinsurers who may have offices located outside India.
- l) Protect, enforce and defend our rights or property.
- m) Prevent or investigate possible wrongdoing in connection with the Service.
- n) Protect the personal safety of Users of the Service or the public.
- o) Provide technical support for the Website or Mobile Application in connection with Services.
- p) Prevent fraud or potentially illegal activities (including, without limitation, copyright infringement) on or through Website or Mobile Application or Services. Protect the safety of Our other subscribers or users.
- q) We may share the User information with Our affiliates or group companies, so they can provide, improve and communicate with You about their own, or their marketing partners' products and services.
- r) Address network integrity and security issues.
- s) 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 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.
- t) 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.
- u) The information may be processed by the Company's staff, third parties, suppliers, service providers, partners, agents etc., subject to confidentiality obligations and restrictions.

You may inform Us at any time not to share Your Personal Information with third parties by sending us an e-mail or message at info@kshema.co.

05. Consent for Aadhaar Number based KYC

By sharing your Aadhaar number, you hereby consent to the Company's collection, usage and storage of your Aadhaar number, Virtual ID, e Aadhaar, XML copy, Masked Aadhaar, demographic information, identity information, Aadhaar registered mobile number, Aadhaar registered address, date of birth; as per applicable laws/regulations (may collectively be known as "Aadhaar Information") for the following purposes:

- a) KYC and any related processes for the purpose of establishing Your identity using Aadhaar information by authentication / verification / identification as per the acceptable regulatory laws for the provisioning of Services;

- b) Collecting, sharing, storing, preserving Aadhaar Information, maintaining records and using the Aadhaar Information and authentication / verification / identification records for the informed purposes above as well as for regulatory and legal reporting and filings and/or where required as per the applicable laws.

06. Security of Your Personal Data

- a) The security of Your Personal Data is important to Us. We will implement the security practices, procedures, principles and standards as per Cyber Security Policy of the Company in line with the best practices, standards and prevailing regulations around information security in compliance.
- b) Any transmission of data over internet is not completely secured and hence, We do not guarantee the security of the data transmitted via internet. The Company will take all reasonable steps and measures to keep all data and information received by it, secured and protected as required under the laws of India, however the Company does not assume any responsibility or liability for data and/or information transmitted through use of any electronic means including internet, phones, emails etc. and such transmission is at your own risk.
- c) It is cautioned that You choose Your passwords carefully such that no unauthorized access is made by another person. To make the password difficult and complex for others to guess, You may choose a combinations of alphabets, numbers, special characters like \$.#,@,* etc. Do not share your user-name and password to anyone and maintain the absolute confidentiality of your login credentials.

07. Linked Services

- a) Our Website may contain links to or integrations with other services such as Facebook, Twitter, LinkedIn, and other media services and platforms whose information practices may be different than Ours. Users should consult these other services' privacy notices as we have no control over information that is submitted to, or collected by, these third parties.
- b) Our website may contain links to other websites of interest. Should you wish to visit or brows such other websites, it is clarified here that we do not have any control over collection, usage and storage of your information, which you give while visiting or browsing those websites and nor do we take any responsibility of any information provided on their websites. It is cautioned that User must read and understand their privacy policies.

08. Controlling your Personal Information

You may choose to restrict the collection or use of Your personal information in the following ways:

- a) Whenever You are asked to fill in a form on the website, look for the box that You can click to indicate that You do not want the information to be used by anybody for direct marketing purposes.
- b) If You have previously agreed to Us using Your personal information for direct marketing purposes and do not wish to continue for such use, You may write to Us at info@kshema.co.
- c) We will not sell, distribute or lease your personal information to third parties unless we have your permission or are required by law to do so.
- d) If You believe that any information, We are holding on You is incorrect or incomplete, please email us as soon as possible at info@kshema.co. We will promptly correct any information found to be incorrect.

09. Retention of Your Personal Data

- a) We will retain Your Personal Data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use Your Personal Data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.
- b) We will collect financial information such as credit card number and expiration date through the payment gateway of the credit card company or the internet banking service of your bank, but We do not store this information in our database.
- c) We also retain Usage Data for internal analysis purposes after anonymizing and removing all linkages with User. Usage Data is generally retained for a shorter period of time, except when this data is used to strengthen the security or to improve the functionality of Our Service, or We are legally obligated to retain this data for longer time periods.

10. Acceptance of the Policy

By visiting Website or Mobile Application, signing up or logging into , updating information on Website or Mobile Application, You acknowledge and unconditionally accept this Privacy Policy

11. Change of Policy/Updates

- a) We may change or alter, modify, add to, or remove any portion of this Privacy Policy from time to time on the sole discretion of Kshema and You should check the Privacy Policy every time you visit Our website or Mobile application.
- b) Your use of the Website and Mobile Application will be deemed an acceptance of the Privacy Policy existing at that time.

12. Privacy Policy Grievance Officer

While, we will strive to ensure You do not have any grievance, should You have any, You may address the same to the Grievance Officer, whose contact details have been published on our website.

Name: Mr. Narendra Nadella

Designation: Information Technology Grievance Officer Contact e

Mail: narendra@kshema.co

13. Disclaimer

Information, content and materials provided on the Website or Mobile Application are on an “As Is” basis and We do not make any express or implied representation or warranty regarding the accuracy or completeness of the same.
