

## Data Protection

### **Governing Law**

This website is established in accordance with and subject to the laws of United Arab Emirates as applicable in the Emirate of Dubai. Any controversy or claim or dispute arising out of this Agreement which is not settled between the Parties themselves shall be settled in Dubai. Unless agreed otherwise, all communications and documentation in relation to your Travel Insurance Policy will be in both languages Arabic and English. The Travel Insurance Policy will be governed by the law of the country of issuance as stated in the travel insurance certificate.

### **Privacy**

You should read carefully our Data Protection terms and conditions prior sharing with us any personal information, and governs our treatment of any information, including personally identifiable information you submit to us.

### **Copyright**

All content of this website are protected by copyright with all rights reserved. All rights to the screens and content are owned by us. Only personal, non-commercial use of the content is permitted. You are prohibited from copying, modifying, displaying, distributing, transmitting, redelivering through the use of "framing" technology, publishing, selling, licensing, creating derivative works or using any content, trademark or logo for any purpose without prior written approval from us.

### **Warranty**

All content of the website, including, but not limited to, graphics, text and hyperlinks or references to other sites, is subject to alteration without prior notice and is provided "as is" and without warranty of any kind, express or implied, including, but not limited to, implied warranties of merchantability, fitness for a particular purpose, non-infringement and freedom from computer viruses or other harmful components.

While we have made all reasonable efforts to ensure that the information on the application is accurate at the time of inclusion we do not make any warranties as to the adequacy, accuracy, reliability, completeness, performance or functionality of the application or any information on the application and expressly disclaim any liability for errors or omissions therein.

### **Liability**

To the extent permitted by law we hereby exclude liability for any direct, indirect, incidental, special or consequential damages that result from the use of or the inability to use our website, your reliance on its content, or any failure of performance, interruption, defect, delay in transmission, computer viruses or other harmful components, or line or system failure, or any material or data sent or received or not sent or received, regardless of our knowledge thereof.

### **Hyperlinked and Referenced Websites**

For your convenience certain hyperlinks or referenced websites in the application may take you to third party websites. These websites are not maintained by us and if you enter other websites you will be subject to their terms and conditions. We will not be liable for the adequacy, accuracy, reliability or completeness of any information on hyperlinked or referenced websites and expressly disclaim any liability for any and all of their content.

### **Privacy Statement**

We are committed to keeping your information confidential and secure. We have developed and implemented procedures to ensure that your privacy is safeguarded, at all stages of our relationship. You are protected not only by the applicable data protection and privacy laws, but also by our commitment to safeguard your privacy and your right to decide how your personal information will be used.

### **Disclosure of information**

We may disclose your personal information to Alliance Insurance Company, regulatory bodies and/or our partners. The disclosure of information will only happen when required for the issuance of your Travel Insurance Policy, or where we are required by law to do so.

### **Retention**

We will not retain your data for longer than is necessary and we will hold it only for the purposes for which it was obtained.

### **Representation**

By your certification you warrant and represent to us that you have authority to act on behalf of your dependents in respect of all personal information you provide to us, you have the authority of your dependents to disclose this personal information for the uses listed above and you are consenting to the processing, disclosure, use and retention of your dependents' information on their behalf. In these statements, all references to "you" or "your" shall be deemed to include both you and your dependents.

### **Security**

You can be assured that we have taken the necessary steps to protect your information by implementing the latest state-of-the-art technologies available. We have applied current industry standard security measures.

### **Changes to our Privacy Statement**

We reserve the right to update this Privacy Statement from time to time, at our sole discretion. If we make any changes, we will post those changes here.