

PRIVACY POLICY

Policy updated and effective date: 21-01-2019

Dear Customer,

Purpose and Scope of the Privacy Policy


Protecting your privacy and treating the personal information of all users of our website in accordance with the law is very important to us. We, Reliance Nippon Life Insurance Company Limited, understand that by using our website you may be entrusting us with personal information and assure you that we take our duty to protect and safeguard this information very seriously.

This Privacy Policy which is framed in accordance with the requirements of the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal data or information) Rules, 2011 ("Information Security Rules 2011") includes information about;

- a. What personal information we collect
- b. Purpose for which we use personal information
- c. Sharing of Personal Information

1. What personal information we collect

We collect, use and process various types of personal information about customer accounts to the extent appropriate for your relationship with us. The personal information that we collect about you may include but

is not limited to name, address, email address, cookies, whatsapp  details, telephone and mobile number, date of birth, personal identifiers such as passport number, permanent account number, driving license, other personally identifiable information and sensitive personal data or information as defined in the Information Security Rules, 2011.

The collection of personal information about you is from a variety of sources, including through:

Online and electronic interactions including via website of our company / group companies, mobile applications, text messaging programs or applications on third party social networks.

Offline interactions, including via direct marketing campaigns, hard copy registration / application forms, competition entries and contacts through Company's call centres; and

Your interaction with online targeted content (such as advertisements) or service providers on our behalf, provide to you via third party websites or applications.

2. Purpose for which we use personal information

We use and process customer's personal information for a range of purposes, which may include but is not limited to:

- To provide with products and services;
- To fulfil requests
- To deliver administrative notices or alert relevant to use of service
- To facilitate transactions;
- To check the identity and suitability of clients for certain products and services;
- To ensure the security and operation of our Information Technology environment;
- To use it for marketing and advertising measures (e.g. newsletters via e-mail, online advertising);
- To detect, prevent and investigate fraud;
- To comply with applicable laws, rules and regulations;
- To comply with the legal process to respond to requests from public, regulatory or government authorities;
- To perform internal business processes such as data analysis, audits, developing and improving new products and services;
- To third party services entity that provide services to the Company and are bound by these same privacy restrictions;
- As part of sale, merger or similar change of the business or its parent company, subsidiaries, affiliates and related group companies;

We process all your personal information in accordance with the applicable laws on data protection and for as long as required.

3. Disclosure of Personal Information

Personal information may be shared for any of the purposes described in the document.

We may share personal information with our parent company, subsidiaries, affiliates and related group companies. Our parent company, subsidiaries, affiliates and related group companies are committed to protecting personal information and to use it only for legitimate business purposes.

We shall disclose, except as otherwise provided, the personal information provided by you to any person, except in the following cases:

- Where we are required to disclose the information to Statutory authorities to meet requirements of any applicable law, regulation, legal process, enforceable governmental request,
- Where it is a standard or customary practice to share such information directly or through our affiliates / banks / financial institutions / credit bureaus / agencies.
- Where it is in line with the terms and conditions of the products or services, including sharing this with the Reinsurers.
- Where it is necessary for protecting the interests of the Company and its Affiliates, employees, associates and business partners.

- Where it is shared to detect, prevent, or otherwise address fraud, security or technical issues, investigations
- Where such sharing is permitted in accordance with IRDAI regulations; and/or
- We may also share personal information with government agencies mandated under the law to obtain personal information including sensitive personal data or information for the purposes of verification of identity or for prevention, detection, investigation including cyber incidents, prosecution and punishment of offences.

It may be necessary to disclose your Personal Information to one or more of our Advisors, Affiliates and vendors/contractors of the Company and their sub-contractors, but such Advisors, vendors/contractors, and sub-contractors will be required to agree to use the information obtained from us only for these purposes. You may inform us at any time not to share your Personal Information with third parties by writing to us at by email – [relianceada.com] or by physical letter at [address]

Consent

By using/availing the product or services of the Company (whether through our website, mobile based-app or otherwise), you consent and authorize us to use your information for the purposes identified in this privacy policy.

For all other cases, we shall obtain your consent in writing (and includes electronic consent) before collecting personal information for providing Services. Personal information for purposes of this Policy includes information that identifies you, such as your name, date of birth, bank account details or credit card or debit card, phone number, fax number or email address etc., and include gender, marital status, city of residence. All Personal information so provided will be on an 'as on' basis and Company shall not be responsible for the authenticity of the personal information supplied by you.

Services shall include all provisions of services and facilities and connected activities which are provided in connection with offering of products and services as a customer of the Company.

The Company reserves the right to send you certain service related communication, by way of physical letters, phone, email, text or other messaging facilities (eg whatsapp), on a periodic basis without offering you the facility to stop these services as long as you remain the Company's customer/policyholder.

Review of Information / Account deactivation / Removal of Information

If at any time a user wishes to review the Information provided to us at the time of registering with us or at any time thereafter, you may do so by signing into your account and amending the same. You may also send us an email at [relianceada.com].

We provide all users with the opportunity to opt-out of receiving promotional and marketing-related communications from us, after setting up an account. All users are also given the option of cancelling their

user accounts and bringing to our attention their desire to discontinue the use of our services. If you have any other query or require information of clarification from this Site, please send us an email at [relianceada.com].

Use of Cookies

We use data collection devices such as "Cookies" on certain pages of the Site to help analyze our web page flow, measure promotional effectiveness, and promote trust and safety. "Cookies" are small files placed on your hard drive that assist us in providing our services. We offer certain features that are only available through the use of a "Cookie". Cookies themselves do not personally identify you, but they do identify your computer, computer resources and devices connected with computer resources and include Mobile phones. Generally, cookies work by assigning a unique number to the computer that has no meaning outside the assigning site. You are also being made aware that Company cannot control the use of cookies or the resulting information by advertisers or third parties hosting data on respective Company website. If you do not want information collected through the use of cookies, you may change the settings in the browsers that allows to deny or accept the cookie feature as per your discretion and in the manner agreed by you.

Use of Mobile Applications (APP) for accessing website

In case of use of facilities/products/services through any APP additional terms and conditions governing the manner of usage of APP including collection and disclosure of personal information shall be applicable and to be read along this Privacy Policy.

Third Party Services

Our Company or any Third Party Service Entity may sometimes permit third parties to offer subscription and/or registration-based services through its Website. Our Company is not responsible for any actions or policies of such third parties and you should check the applicable privacy policy of such party when providing personally identifiable information. Further, Company will not be responsible if you do not get the benefits announced if any, by the said third parties permitted to offer subscription or services on its site.

Retention of Personal Information

The Company or any Third Party Service Entity shall not retain personal information longer than the purpose for which it is sought is served or is otherwise required under any other law for the time being in force or in accordance to the data retention policy, if any. The personal information so collected shall be used only for the purpose for which it is collected and in the manner agreed by you. Personal information however may remain on the servers unless otherwise deleted or purged permanently.

Links to Other Sites

Our website(s) has links to other website(s) in the World Wide Web. The privacy policies of these website(s) is not under our control. Once you leave our servers, use of any information you provide is governed by the

privacy policy of the operator of the site you are visiting. It is advisable to read their privacy policies for further information.

Reasonable Security Practices

We will make every effort to take appropriate technical and organizational security measures to ensure that your personal information processed within the IT environment controlled is protected against unauthorised access, misuse, loss and/or destruction, taking account of the applicable legal and regulatory requirements. We take both physical and electronic process-specific security measures, including firewalls, personal passwords, and encryption and authentication technologies. Our employees and the service providers commissioned by us are bound by professional secrecy and must comply with all data protection provisions.

Blocking IP Addresses

The Company uses the help of Internet Protocol ("IP") addresses to diagnose any problems with its server and to administer its web site including by blocking certain addresses that it feels are inappropriately using its website. IP addresses are used to gather broad demographics information, such as browser types, visitor's country, visiting frequency, operating systems, etc.

Notice of Change

Please note that we may amend this Privacy Policy from time to time. The applicable version is always the current one, as referenced above (Policy updated and effective date).

Questions / Contact

If you have questions about the processing of your personal information, please feel free to contact us on 1800 102 1010 or write to us on rnlife.customerservice@relianceada.com