

Privacy Notice

Introduction

At Liva Insurance, your privacy is our priority. By submitting personal information about yourself or others on this website, you agree to its use as described in this privacy notice. We are committed to safeguarding your data and encourage you to review this notice thoroughly before sharing any information. It details the security measures we've implemented to protect your information and outlines how we use the data we collect from you. We highly recommend reading it prior to providing any information.

Personal Data We Collect

Types of Data:

- Personal Identification Information: Name, contact details, identification numbers (e.g., National ID).
- Insurance Information: Policy details, claims information, underwriting data.
- Financial Information: Payment details, billing information.
- Communication Records: Correspondence with us, feedback, and customer service interactions.

Collection Methods:

- Directly from you when you apply for insurance, submit a claim, or contact us.
- Through our website or mobile applications.
- From third parties such as brokers or partners with whom you have insurance dealings.

Legal Basis for Processing and Collecting Data

We process and collect your personal data based on the following legal bases under the PDPL:

- Consent: We may process your data based on your consent, which you can withdraw at any time. For example, we may collect and use your data for marketing purposes only with your explicit consent.
- Contractual Necessity: Processing of personal data required to fulfill our contractual obligations with you, such as managing your insurance policy and processing claims.

- **Legal Compliance:** Processing necessary to comply with legal obligations, including regulatory requirements and legal claims.
- **Legitimate Interests:** Processing based on our legitimate interests or those of a third party, provided that your fundamental rights and freedoms are not overridden. This may include improving our services and conducting risk assessments.

How We Use Your Data

We use your personal data for the following purposes:

- **To Provide Insurance Services:** Process your applications, manage your policies, and handle claims.
- **To Communicate with You:** Send policy updates, respond to inquiries, and provide customer support.
- **For Administrative Purposes:** Conduct audits, perform risk assessments, and ensure compliance with legal obligations.
- **For Marketing and Promotions:** With your consent, send information about products and services that may interest you.

Data Sharing and Third-Party Disclosures

We do not share your personal data with third parties without your explicit consent, unless it is necessary to fulfill contractual obligations or required by law. Confidentiality means that your information will be handled securely and respectfully.

Data Security

To protect your information, we employ industry-standard security measures, such as Secure Sockets Layer (SSL) technology for encrypting data during transmission. Our servers are secured with firewalls and restricted access to prevent unauthorized access, ensuring that your data remains safe.

Cookies

When you visit our site, we may use cookies to enhance your browsing experience. Cookies are small text files stored on your device that allow us to recognize you on subsequent visits, track user behavior, and gather aggregate data to improve our services. You can manage cookie preferences through your browser settings. Please note that disabling cookies may limit your ability to fully utilize our site's features.

Collection of Data from Minors

For residents of KSA who are under 18, or for those living in other jurisdictions who have not yet reached the age of majority, we cannot enter a contract directly with you. By accepting this privacy notice, your guardian acknowledges and consents to its terms on your behalf, in accordance with local legislation. If we require your consent to process your personal data for a specific purpose outlined in this privacy notice, that consent must be granted by your guardian.

Your Rights Under PDPL

You have the following rights regarding your personal data:

- Right to Access: You can request a copy of the personal data we hold about you.
- Right to Rectification: You can request corrections to inaccurate or incomplete data.
- Right to Erasure: You can request that we delete your personal data under certain conditions.
- Right to Restriction: You can request restrictions on how we process your data.
- Right to Data Portability: You can request a copy of your data in a structured, commonly used format.
- Right to Object: You can object to processing based on legitimate interests or for direct marketing purposes.

To exercise these rights, please contact us using the details provided below.

Data Retention

We retain your personal data only as long as necessary to fulfill the purposes outlined in this policy or as required by law. When your data is no longer needed, we will securely delete or anonymize it.

Changes to This Privacy Manual

The effective date of this notice is September 19, 2024. We may update this privacy policy from time to time, and any changes will be posted on this page. We will notify you of significant changes through our website or via email. Your continued use of our services signifies your acceptance of the updated policy.

Contact Information

If you have any questions or concerns regarding this privacy Manual or your personal data, please contact us:

- **Email:** privacy.sa@livainsurance.com
- **Toll Free Phone:** 8002444481
- **Address:** Liva Insurance Headquarters Address (**Data Controller**)
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