

Privacy Policy

Please read the privacy policy carefully to understand the privacy practices of Mada Insurance & Reinsurance Brokers. If you do not agree to these, do not access this site, or any pages thereof. By proceeding with access to the website you are deemed to have accepted the privacy policy and other terms and conditions published on this website.

In this privacy policy, "our", "we", "us" and "MADA" refers to **Mada Insurance & Reinsurance Brokers**.

We may make changes to this privacy statement from time to time. Such changes will be effective from the time they appear on the Site. You can check the effective date at the end of document allows you to determine whether there have been changes since the last time you reviewed the policy. Therefore, you should remember to check this privacy statement from time to time.

Privacy

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1. What Information Do We Collect and How?

Your "personal information" means any information about you that you have given to us, or third parties, in connection with a service or product offered whether through use of this web site, through our applications, by phone, in person or in writing. The personal information MADA collects through the Website or other channels such as email, social media, messenger services etc may include details such as your name, passport and/or national ID details, e-mail address, postal address, telephone number and date of birth and bank details.

Personal information is collected by MADA on the Website or other channels:

- via inquiry, registration, claim forms, feedback forms and forums;
- when you purchase any of our products or services;
- when you fill out a survey, or vote in a poll on this website;
- through applications;
- through feedback forms and web analytics tags; and when you provide your details to us either online or offline.
- When you communicate with us over social media or messenger services such as Whatsapp

We may also use cookies or similar technologies to collect website usage information. More detailed information on the cookies and their use can be found on our 'Cookie Policy', which can be accessed at the bottom of the web page. In addition, we may also collect IP addresses via a web analytics package. When you buy a product or service from us, you will have access to a policy document relating to that product or service. If there is any conflict between the terms of this privacy statement and those of the specific privacy statement that applies to a particular product, then the terms of the latter will prevail.

This document should be shown to anyone else who is covered by, or a party to, any services or policies you buy from us.

2. How we use your information and who we share it with

Your privacy is very important to us and we have designed our Privacy Policy with the objective of maintaining your trust, confidence and respecting your right of protecting your personal information. We will use your information to manage your insurance with us, including underwriting, claims handling, analytical purposes and to assist us in improving our processes, products and services. In relation to providing our services, we will contact you on the contact information provided by you which may include telephone, mobile, email or messenger service such as Whatsapp. We may also use the information to send you information about our products and services and any other services described in our Website. This may include disclosing your information within the MADA and to agents, suppliers, other insurers, re-insurers and other companies who provide services on our behalf. Disclosure of your information to a third party outside of the MADA will only be made where the third party has agreed to keep your personal information strictly confidential and use it only for the specific purpose for which we provide it to them. We may also share your information to the regulatory authorities where we are required or permitted to do so by law.

3. Use of Personal Information for Marketing Purposes

The information you supply may be used by us, and carefully selected Third Parties for research purposes or to inform you of other products or services that may be of interest to you, unless you have advised us otherwise. On each occasion that we contact you for these purposes, you will always be given the option to opt out of any further communication.

If you have provided your contact information to us and would prefer not to receive marketing information, or to participate in research, simply contact us to let us know.

4. Dealing with Other People

If your spouse or partner contacts us on your behalf, due to data protection, we will be unable to answer their queries. However, if you require your spouse, partner or another third party to be able to discuss your policy, please contact us and inform us of whom you would like to speak on your behalf. However, this will exclude them from being able to cancel the policy as we require speaking to the policyholder regarding cancellations.

5. Sensitive Personal Information

To provide you with some of our products or services, we may need to collect and process sensitive personal information (such as information about any criminal convictions or the state of your health) about you and others who are a party to the service or product. We will only use sensitive personal data for the specific purpose for which you provide it. Please ensure that you only provide us with sensitive information about other people with their express agreement and notify them of the Privacy policy as applicable to them.

We will never ask for sensitive information like your Credit or Debit Card Number, CVV, PIN, OTP, online passwords, etc. Please do not provide or share these details via emails/SMS or on calls received from individuals claiming to be from MADA.

6. Security of Personal Data

Security of customer data is our priority; it is also a mutual responsibility. As a customer what should you consider?

In today's constantly changing threat landscape of the internet, one has to continuously upkeep safety measures of computing devices. Information traveling across the internet is subject to various security threats by unauthorized third parties.

Whilst Mada ensures the highest standards of care and protection of customer data once it reaches us, you should take into consideration MADA does not manage the internet. Accordingly MADA takes no responsibility or liability while your information is in transit over the internet to MADA. In order to protect your privacy, we strongly recommend you safeguard your computer devices and secure any data which you communicate to MADA.

7. Cookies

MADA sends cookies to your computer and other web enabled equipment from its websites. A cookie is a piece of information stored on the hard drive of a computer by a web server to enhance and simplify a website user's experience by identifying a user if he or she has previously accessed that website. Cookies can make the web more useful to you by storing information about your preferences on particular websites, which allows website owners to provide more useful features for their users.

The cookies used on the Site do not include any information that others could read and understand about you such as your name or any account or policy number. They contain no personal information

about you.

Most Internet browsers allow you to turn off the cookie function. If you want to know how to do this, please look at the help menu on your browser. However, this will restrict the services you can use.

8. Further Information

You should be aware that any telephone calls made to us may be recorded for monitoring and training purposes and to assist us in preventing and detecting fraud. Therefore, your use of this means of communication means that you accept and consent to this.

9. Copyright and Trademarks

Materials on this site are protected by copyright. No part of these materials may be modified, reproduced, stored in a retrieval system, transmitted, copied, distributed or used in any other way for commercial or public purposes without MADA's prior written consent.

10. Your Personal Data and Your Legal Rights

Any personal information you supply to MADA via the Website or other channels or via any third party website will be treated in accordance with the applicable local regulations on Data Protection.

You have the:

- The right to object to your personal information being used for direct marketing. We will give you the ability to object to this, and where required we will ensure we obtain your consent before undertaking marketing;
- The right to request a copy of the personal information MADA holds about you; and
- The right to request that any inaccurate data is corrected.

To do this, please write to us with full details of what you require to MADA by email to info@madabrokers.com

11. Third Party links

The website may contain links to other websites which are outside our control and are not covered by this Privacy Policy. If you access other websites using the links provided, the operators of these websites may collect information from you which will be used by them in accordance with their privacy policy, which may differ from ours.

12. Consent

By continuing to use our services (whether directly or through third party arrangements) or this website and by providing any personal data (including sensitive personal data) to us, you are consenting to our

use of your personal data as set out in this Privacy Policy. Please do not send us any personal data if you do not want that information to be used by us in this manner.

13. Policy Updates

This privacy statement has been last updated in August 20th 2024.