



# Privacy

**Please read the privacy policy carefully to understand the privacy practices of Seib. 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.**

Seib Insurance and Reinsurance Company LLC, a company Authorized by the Qatar Financial Center Regulatory Authority (QFCRA), Qatar Financial Centre (QFC) License number 00114 and having its offices at Airport Road Sheikh Jabor Bin Youssef Bin Jassem Al Thani Building, Ground Floor, P.O. Box 10973 Doha - Qatar takes your privacy very seriously. This Privacy Policy tells you, in broad terms, how we use personal information that we collect from your use of the Seib Website. If you provide us with personal information including your contact details and any other information enabling us to identify you and provide you with our services,

we will treat it according to this policy.

In this privacy policy, "our", "we", "us" and "Seib" refers to Seib Insurance and Reinsurance Company LLC.

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, by phone, in person or in writing. The personal information Seib collects through the Website may include details such as your name, e-mail address, postal address, telephone number, Qatar ID details, passport details, Country of residence and Nationality, gender, source of income, date of birth and bank or credit/debit card details.

Personal information is collected by Seib on the Website:

- 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 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. 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 Seib 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 Seib 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.

In line with the above, we may transfer your information to other countries including those located outside the Gulf Area.

To keep premiums low, we do participate in a number of industry initiatives to prevent and detect fraud. To help prevent crime we may:

- Share information about you with other organizations and public bodies including the police;
- Share information about you within the Group and with other insurers;
- Pass your details to recognized centralized insurance industry applications and claims review systems where your details may be checked and updated;
- Check your details with fraud prevention agencies and databases. If you give us false or inaccurate information and we suspect fraud, we may record this with fraud prevention agencies;
- Search records held by fraud prevention and credit agencies to:
  - Help make decisions about credit services for you and members of your household
  - Help make decisions on insurance policies and claims for you and members of your household
  - Trace debtors, recover debt, prevent fraud and to manage your insurance policies;
  - Check your identity to prevent money laundering;
  - Undertake credit searches and additional fraud searches.

We are constantly striving to improve the quality of our service and the efficiency of our systems and so, from time to time, we may use your personal information during staff training and/or system testing.

### **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 Seib 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.

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 Seib.

## **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 Seib ensures the highest standards of care and protection of customer data once it reaches Seib, you should take into consideration that Seib does not manage the internet. Accordingly, Seib takes no responsibility or liability while your information is in transit over the internet to Seib. In order to protect your privacy, we strongly recommend

you safeguard your computer devices and secure any data which you communicate to Seib or alternatively, use a means of communication with Seib which you may feel more comfortable with.

## **7. Cookies**

Seib 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**

Seib owns the trademarks, logos and service marks displayed on this website. These may not be used without the written permission. 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 Seib's prior written consent.

## **10. Your Personal Data and Your Legal Rights**

Any personal information you supply to Seib via the Website 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; and
- The right to request a copy of the personal information Seib holds about you.
- 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 Seib by email to [info@seibinsurance.com](mailto:info@seibinsurance.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 Aug 2021.