Privacy Policy

Check Your Premium Insurance Web Aggregator Limited (hereinafter to be referred as "**Check Your Premium**") is aware and understands the importance of privacy of the information shared by the user ("*User*") at the time of visiting our website www.checkyourpremium.com ("**Website**"). Considering the personal nature of the information, we have created this privacy policy ("**Privacy Policy**") setting out the manner in which we shall use and protect the information. We have also put in place suitable remedial measures, to the best of our capabilities, to ensure that the information shared, is not being used in unauthorized and unlawful manner. We shall use the information shared by the User solely for the purpose of providing a platform to the User for comparing the insurance policies available in the market and assisting the user to choose from the available policies, depending on the User's needs.

Statutory Compliance

We have created this Privacy Policy in compliance with Rule 4 of the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011 ("*Rules*"), read with Section 43A of the Information Technology Act 2000 ("*Act*"), (*as amended from time to time*), which governs the instances wherein a body corporate or any person on its behalf, collects, receives, possess, stores, deals or handle information of the provider of such information, is required to provide a Privacy Policy for handling such information which includes personal and sensitive information. The Rules also provide that the Privacy Policy should be made in a clear and easily accessible format available on the Website for view by the User.

Collection of Information

The information collected by us can be, Personal Information *(includes but is not limited to, name, age, address, contact information including email address*). The User may, in certain instances visit the Website anonymously, without revealing the identity or without intending to provide any information. Notwithstanding this, there may be instances, wherein the User may be requested to provide certain information in order to cater to the requirements of registration and in order to avail the services of Check Your Premium. We may use log files to collect the information include internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, platform type, date/time stamp, and number of clicks to analyse trends, administer the site, track user's movement in the aggregate, and gather broad demographic information for aggregate use. Any such information so collected may also be used to enhance the quality of assistance offered, services we offer to you, to improve marketing, analytics or site functionality.

Use of Information

The Information which is collected and stored is used only for lawful purposes which includes, creation of User account with the Website that enables the User to manage and access the various features of the Website. The information may be shared with partner insurers. By visiting the Website and giving us the missed call you authorize us and our partner insurer to call, send SMS, emails and newsletters to you notwithstanding you DND/DNC/NDCR

Consent

By accessing and providing the information whenever requested, the User consents and grants Check Your Premium the right to use the information in accordance with the Terms and Conditions and the Privacy Policy. The User acknowledges that subject to visit/registration on the Website and giving us the missed call irrespective of being registered under DND/ DNC/ NDCR service, Check Your Premium and its associated partners shall be authorized to provide updates through call, sms, whatsapp or similar app, emails and newsletters in relation to the product information, unless expressly otherwise agreed by the User.

Sharing of Information

We may share information with partner insurer, organizations or individuals ("**Third Party**") outside of Check Your Premium, if we have a good-faith that access, use, preservation or disclosure of the information is reasonably necessary on 'need basis' to (**a**) meet any applicable law, regulation, legal process or enforceable governmental request; (**b**) enforce applicable Terms and Conditions, including investigation of potential violations, (**c**) detect, prevent, or otherwise address fraud, security or technical issues; (**d**) protect against harm to the rights, property or safety of Check Your Premium, the Users or the public as required or permitted by law; and (**e**) develop its business. The employees, consultants, representatives of Check Your Premium are bound by certain code of conduct and confidentiality policy which obligates them to protect the Information.

Safeguards

Our endeavor is to protect the Information shared by the User and to ensure this, we have put in place appropriate technical and security measures to prevent unauthorized or unlawful access to, accidental loss of, or destruction and damage of the Information. However, the User fully understands and acknowledges that information transmitted to Check Your Premium may be subject to certain risk. The User is aware of the limitations and agrees and undertakes not to hold Check Your Premium liable for any unintended access, loss or destruction of the Information. Further, you are responsible for maintaining the confidentiality and security of your login id and password, and may not provide these credentials to any third party.

External Links

We may send to User, other information about the various products through newsletters, SMS updates, or e-mails ("**Updates**"). If the User does not wish to receive the Updates, the User can unsubscribe by sending an email to us at principalofficer@checkyourpremium.com. The process to unsubscribe may take a minimum of fifteen (15) working days. Further, while visiting the Website, the User may come across links to other websites. The User shall be solely responsible for the User's visit or association with those websites and its privacy policy. We are not responsible in any manner whatsoever for User's visit or association with such websites.

Third Party Advertising

We may use third-party advertising companies and/or ad agencies to serve ads when you visit our Website. These companies may use information (excluding your name, address, email address, or telephone number) about your visits to this Website in order to provide advertisements on this Website and other third party websites about goods and services that may be of interest to you. We use third-party service providers to serve ads on our behalf across the internet and sometimes on this Website. They may collect anonymous information about your visits to Website, and your interaction with our products and services. They may also use information about your visits to this and other Websites for targeted advertisements for goods and services. This anonymous information is collected through the use of a pixel tag, which is industry standard technology used by most major Websites. No personally identifiable information is collected or used in this process.

Cookie

Cookies are created when a browser loads a particular website. The website sends information to the browser which then creates a text file. Every time the user goes back to the same website, the browser retrieves and sends this file to the website's server. Computer Cookies are created not just by the website the user is browsing but also by other websites that run ads, widgets, or other elements on the page being loaded. These cookies regulate how the advertisements appear or how the widgets and other elements function on the page. Cookies can make use of the web easier by saving and administering status, application, preferences and other user information. Most browsers are initially set to accept cookies but the User can change the setting to refuse cookies or to be alerted when cookies are being sent. For instructions on how to change cookie settings, look in the Help menu on your Internet browser.

Cookie Usage

We may use cookies to (a) keep track of User status, business information and preferences of the User in relation to the Website or otherwise, (b) administer Website preferences and other information provided by the User visiting the Website, and (c) understand visitor usage, on an anonymous basis, of the Website.

Representation

We works on the presumption that all the Information provided herein by the User is true and accurate in all respects, and the User grants an unconditional consent to the collection, storage and use of such Information to Check Your Premium as per the Privacy Policy.

Amendment

This Policy is subject to amendments from time to time. The changes are done with an endeavor to ensure better protection and is based on the decision taken by the management without giving any prior notice. By accessing the Website, the User agrees to these changes. The User may determine when the Privacy Policy was last updated by referring to the modification date found at the bottom of the Privacy webpage.

Data Retention

We may retain Information about customers as necessary for business purposes and as required by government regulation for a suitable period. Our endeavors to carefully dispose of records and delete Information after the expiration of the data retention period.

Grievance Redressal

In the event of any security breach, Information theft or any provision of this Privacy Policy adversely affecting the interest of the User, the User may write or contact us at:

Check Your Premium Insurance Web Aggregator Private Limited
MB-28, B-Block Mansarovar Complex, Shivaji Nagar,
Bhopal – 462 016
Contact number: (0755) 4932378
Email Id: complaints@checkyourpremium.com

The Grievance Officer shall expeditiously within 20 days from the date of receipt of grievance, reply and attempt to resolve the same to the best of its knowledge.

Suggestions

For any queries, requests, or comments which the User may have, the User may send an e-mail to support@checkyourpremium.com