

## Sri Lanka Insurance Corporation Customer App (SLIC) Privacy Policy

This SLIC Customer App Privacy Policy ("Agreement") is made by and between Sri Lanka Insurance Corporation Ltd. (the "Company") and you (the "Client") upon the following terms and conditions.

If you choose to use our Service, then you agree to the collection and use of information in relation to this policy. The Personal Information that we collect is used for providing and improving the Service. We will not use or share your information with anyone except as described in this Privacy Policy.

The terms used in this Privacy Policy have the same meanings as in our Terms and Conditions, which is accessible at SLIC unless otherwise defined in this Privacy Policy.

### Purpose

Company provides its customers a voluntary Mobile App (a secured mobile application called SLIC) to offer value-added services and permit easy access to policy details and secure online electronic payments through a payment option provided by Frimi online payment method (offered by Nations Trust Bank) and mCash Mobile Wallet (offered by Mobitel).

Furthermore, SLIC Customer App will provide ongoing access to certain documents (including confidential documents) created or maintained by the Company. The Company has the sole discretion to decide the types of documents that can be accessed by the Client.

### Service Availability

Company will make its best efforts to provide a 24 hour uninterrupted availability of SLIC Customer App. However, the company makes no representation or warranty that 24 hour service will be available. Client agrees and acknowledges that the SLIC Customer App will, at times, be unavailable due to regularly scheduled maintenance, service upgrades or other mechanical or electronic failures.

### Supported Platforms

SLIC Customer app will support devices with android version 4.2 and above, and also Apple phone devices with iOS 11 and above.

### Security

Company will use its best efforts to make the SLIC Customer App secure from unauthorized access. All the communications between the mobile device and our servers will be done through an encrypted tunnel. Our servers will be updated and scanned for viruses regularly. However, it is the customers' responsibility to have the mobile device free from malicious softwares which may compromise the security.

However, Client recognizes that no completely secure system or electronic data storage transfer has yet been devised.

### Login Accounts and Their Security

SLIC Customer App has enabled users to register with the App by providing personal information along with a preferred username and a password which should comply with the defined password rules.

The confidentiality of the user name, password and account itself are the responsibility of the user. Any activities that occur under users' accounts are their responsibility. You agree to notify the Company immediately of any unauthorized use of accounts or any other breach of security.

Last Revised Date: 27/08/2019

The use of another person's username and password is expressly prohibited.

You acknowledge that the use of username and password is an adequate form of security. You are solely responsible for

- 1) authorizing, monitoring, controlling access to and maintaining strict confidentiality of your username and password,
- 2) not allowing another person to use your username or password,
- 3) any changes or damage that may be incurred as a result of your neglect to maintain the strict confidentiality of your username and password, and
- 4) promptly informing the Company in writing of any need to deactivate a username due to security concerns or otherwise.

The Company is not liable for any harm related to the misuse or theft of usernames or passwords, disclosure of usernames or passwords, or your authorization to allow another person or entity to access and use the SLIC Customer App using your username or password. You shall immediately notify the Company of any unauthorized use of your username or password and any breach of confidentiality. Until the Company receives such notification from you, you will be held liable for any harm ensuing from the use of your username on the SLIC Customer App.

## Information Collection and Use

For a better experience, while using our Service, we may require you to provide us with certain personally identifiable information, including but not limited to Name, NIC number, Email, Address, Policy Number. The information that we request will be retained by us and used as described in this privacy policy.

The app does use third party services that may collect information used to identify you.

## Log Data

We want to inform you that whenever you use our Service, in a case of an error in the app we collect data and information (through third party products) on your phone called Log Data. This Log Data may include information such as your device Internet Protocol ("IP") address, device name, operating system version, the configuration of the app when utilizing our Service, the time and date of your use of the Service, and other statistics.

## Termination of Logon Account

You agree to notify the Company immediately when your account is to be terminated. The Company will make every effort to terminate access immediately. However, you cannot be assured that access has been terminated until you receive confirmation of the termination from the Company.

## Links to other Websites/ Mobile Apps

Certain links may lead you to websites/ Mobile Apps that are not under the control of Company. When you navigate to any of these sites/Apps, you will leave SLIC Customer App and we have no control over and will accept no responsibility or liability in respect of the material on any such other website/App.

The app does use third party services that may collect information used to identify you.

Link to privacy policy of third party service providers used by the app

- [Google Play Services](#)
- [Apple](#)
- [mCash by Mobitel](#)
- [Frimi by Nations Trust Bank](#)

## Changes to Terms and Conditions of Use

The Company reserves the right to modify the terms, conditions, and notices under which the SLIC Customer App is offered. Your continued use of the App after the posting of any amended terms and conditions shall constitute your agreement to be bound by any such changes.

## Ownership

Client agrees not to copy, modify, rent, lease, loan, sell, assign, distribute, reverse engineer, grant a security interest in, or otherwise transfer any right to the technology or software underlying the SLIC Customer App. Client agrees not to modify the software underlying the SLIC Customer App in any manner or form or to use modified versions of such software, including, without limitation, for the purpose of obtaining unauthorized access to the App.

## No Unlawful or Prohibited Use

You are prohibited from using the SLIC Customer App to damage, disable, or overburden the Company's servers or network or impair the App or interfere with any other party's use of the App. Hacking, password mining, or any other means to gain unauthorized access to the App, App accounts, computers, or network is prohibited. Posting or transmitting any unlawful, threatening, libelous, defamatory, obscene, scandalous, inflammatory, pornographic, or profane material or any material that could constitute or encourage conduct that would be considered a criminal offense, give rise to civil liability, or otherwise violate any law is also prohibited. The Company will fully cooperate with any law enforcement authorities or court order requesting or directing this Company to disclose the identity of anyone posting any such information and materials. The Company is an equal opportunity employer and values the diversity of its people.

## Miscellaneous

This is the entire agreement between the Company and you regarding its subject matter. This Agreement does not modify or affect any existing or future engagement letter or agreement between the Company and you.

## Term and Termination

This Agreement and the services contemplated by it may be terminated by either the Company or Client with or without notice at any time. The Company may at any time terminate in whole or in part the SLIC Customer App without notice or liability.

## No Warranties

Access to the SLIC Customer App and its content, products and services are provided "as is." the Company does not make any warranties or representations, expressed or implied, concerning the merchantability, quality, non-infringement or fitness for a particular purpose of the SLIC Customer App or its content. Client assumes all risk of use. No warranty is given that the services will be error-free, free of viruses or uninterrupted. The Company is not responsible for invalid destinations and transmission errors in, corruption of, or the security of information carried over telecommunications carriers' or other providers' facilities. The Company has no liability for faulty or interrupted communication links.

## Limitation of liability

The Company shall not be liable to client or any third party for any direct, special, indirect, consequential or incidental damages incurred arising out of the use or the inability to use the SLIC Customer App, even if the Company has been advised of the possibility of such damage or loss.

## Dispute Resolution

The parties agree that any dispute between Client and Firm relating to this Agreement, or the breach of it, shall, if negotiations and other discussions fail, be subject to binding arbitration under the ICLP Arbitration Rules and the Arbitration Act of No 11 of 1995, and the award rendered by the arbitrator may be entered and/or enforced in any court of competent jurisdiction. The arbitration shall be heard before a sole arbitrator selected in accordance with said ICLP rules. The parties agree to conduct the arbitration in Colombo, Sri Lanka. The arbitrator may only award actual damages and may not award consequential, exemplary, or punitive damages. The prevailing party in any arbitration shall be entitled to recover from the other party reasonable legal and expert witness fees, court costs, fees, and expenses of the Arbitration Centre, as the case may be, incurred in the same, in addition to any other relief that may be awarded.

## Governing Law

This agreement shall be governed, construed, and enforced in accordance with the laws of the Republic of Sri Lanka, without regard to its conflict of laws rules

## Acceptance

By completing the App registration, you hereby acknowledge that you have read the Terms and Conditions portion of this document and that you agree to these terms and conditions. This Agreement does not modify or affect any existing or future engagement letter or agreement between you and the Company.

## Changes to This Privacy Policy

We may update our Privacy Policy from time to time. Thus, you are advised to review this page periodically for any changes. We will notify you of any changes by posting the new Privacy Policy on this page. These changes are effective immediately after they are posted on this page.

## Contact Us

If you have any questions or suggestions about our Privacy Policy, do not hesitate to contact us at [slictemp@gmail.com](mailto:slictemp@gmail.com), [contactus@srilankainsurance.net](mailto:contactus@srilankainsurance.net).