

PRIVACY POLICY

Your privacy is important to us and we want you to feel secure while using our website (<https://www.beacon.co.in/>). This policy will help you to understand how the data is collected, why is it collected and with whom it may be shared as well as your rights in this regard. We recommend you to read this policy carefully. This privacy policy is in conjunction with the terms of use and the cookie policy.

By using this Site, you accept the terms of this Privacy Policy. Additionally, by using this Site you consent to our collection, use, disclosure and retention of your information as described in this Privacy Policy.

We may amend or modify, this Privacy Policy (including replacing this Privacy Policy with a new Policy), at any time at the sole discretion. We will alert you with the revised policy on the website about any changes by updating the "Last Amended" date of this privacy policy.

Definitions:

- **"Beacon Insurance Brokers Pvt. Ltd."** or **"Us"** or **"We"** or **"The Company"** - refers to **Beacon Insurance Brokers Pvt. Ltd.**
- **"Privacy Policy"** - refers to this Policy.
- **"You"** or **"Your"** or **"User(s)"** - refers to the person accessing the Website or utilizing the services of **Beacon Insurance Brokers Pvt. Ltd.** in any capacity.
- **"Website"** - refers to <https://www.beacon.co.in/> and any subsequent pages under its sitemap.
- **"Services"** - all services made available by Beacon Insurance Brokers Pvt. Ltd.
- **"Information"** - refers to
 - a. **"Personal Data"** - refers to the data about or relating to a natural person who is directly or indirectly identifiable, having regard to any characteristic, trait, attribute or any other feature of the identity of such natural person, or any combination of such features, or any combination of such features with any other information.
 - b. **"Sensitive Personal Data"** - refers to the data revealing, related to, or constituting as may be applicable (but not limited to) passwords, financial data, health data, official identifier, sex life / orientation, biometric data, genetic data, caste / tribe, religious / political belief or affiliation.

Information Collection:

We will collect the information in one or more ways, as mentioned below:

- Information provided by you at the time of registration on this website;
- Information we get from Your use of our Services on the Website;
- Information provided by you while subscribing to our E-mail notifications/ Newsletters;
- Information we may get from our affiliates or third parties;
- Information we get through sending one or more cookies to your device;
- Information about your computer, visits and use of this website;
- Information relating to any purchases made or any other transactions that have been entered by you through this website or otherwise;
- Information contained in or relating to any communication that have sent to us through means like E-mails or telephonic conversations;

In case you do not provide your information or consent for usage of personal information or later on withdraw your consent for usage of the personal information for the purpose it was collected or provide misleading information and or wrong information or fail to update your information, we reserve your right to discontinue/cancel the insurance policy/services for which, the said information was sought and any decision of the company in this regard shall be binding on you and shall supersede the terms of the policy or services.

It does not apply to information collected by:

- us offline or through any other means, including on any other website operated by the Company or any third party (including our affiliates and subsidiaries); or
- Any third party (including our affiliates and subsidiaries), including through any application or content (including advertising) that may link to or be accessible from the Website.

Legal Basis For The Processing Of Personal Data:

Fulfilment of the contract or implementation of pre-contractual measures (Art. 6 para. 1 b of GDPR): Unless expressly stated otherwise, data will only be processed by us to the extent necessary for the exercise and fulfilment of the rights and obligations arising from the contract. Unless expressly stated otherwise, data will only be processed by us to this extent.

Justifiable Interest (Art. 6 para. 1 f of GDPR): Processing takes place in so far as we have a legitimate interest and no conflicting overriding interests of the data subject are apparent. The specific interest is explained in this privacy policy within the framework of the processing description.

Consent Art. 6 para. 1 a of GDPR): Data will be processed to the extent you have expressly agreed to the type and scope of data processing. You can revoke your consent at any time with effect for the future, but this does not affect the processing that has taken place up to this point in time.

Legal Obligation (Art. 6 para. 1 c of GDPR): Processing data takes place in so far as this is necessary to fulfil German or European statutory obligations.

Use Of Information:

Any information that we collect from You may be used for a variety of purposes including but not limited to the following:

- To provide services to the visitors of the site;
- To personalize your experience;
- To improve our website;
- To Address your enquiries or complaints and or any other customer services related activities;
- To process transactions, where requested, under your User Id and Password;
- To send periodic emails, SMS, WhatsApp, push notifications;
- To administer a contest, promotion, survey or other site or business feature;
- To close a sale as well as for post sales information gathering;
- To conduct statistical analysis;
- To meet any legal or regulatory requirements;
- As otherwise informed to you at the point of collection;

We will share information with payment services provider only to the extent necessary for the purposes of processing payments which customers make via website, refunding such payments and dealing with complaints and queries relating to such payments and refunds.

Sharing/Transfer/Disclosure Of Information:

Company may make the information available to third parties in the following circumstances:

- In the course of marketing and providing insurance and processing claims and improving our service;
- External third-party service providers, such as banks, financial institutions, medical professionals, accountants, actuaries, auditors, experts, lawyers and other outside professional advisors; travel and medical and diagnostic service providers; call center service providers; IT systems and others. To detect, prevent, or otherwise address fraud, security or technical issues, and For Governmental authorities and third parties involved in court action;

Any information will not be sold/transferred to an unaffiliated third parties unless otherwise stated at the time of collection or without the approval of the customers as the case may be. We will take precautions/apply safeguards as required by us under applicable laws, to ensure the confidentiality of any Personal Information or Sensitive Personal Data or Information.

Information Security:

We take reasonable precautions to protect Your Personal Information or Sensitive Personal Data or Information, information on the Website and our customers' information from unauthorized access/alteration, disclosure or destruction of information we hold. In particular:

- We encrypt many of our Services using SSL certificates;
- We provide role-based access to employees/partners who need to login to our systems/applications;
- We provide password-based authentication to users who login to our website;
- Two-factor authentication is in place (wherever feasible) for employees and third parties who access our systems and applications;
- We review our information collection, storage and processing practices, to guard against unauthorized access to systems;

We permit access to Personal Information or Sensitive Personal Data or Information to our employees, contractors and agents who are subject to strict contractual confidentiality obligations for data processing purposes.

Data Storage:

We use third party data centers and cloud services to securely store your data and to minimize the possibility of data loss. The relevant security safeguards and contractual clauses as required by relevant Laws are adhered to while storing your data.

Compromise Of Information:

In the event that any information under our control is compromised as a result of a breach of security, Beacon will take reasonable steps to investigate the situation and where appropriate, notify those individuals whose information may have been compromised and take other steps, in accordance with any applicable laws and regulations. By using Beacon's Services, you agree that we may notify you of any security breach through email and that notification will only occur after we confirm an actual breach occurred.

Rights Of The User:

As permitted by the law, you have the following rights with respect to this policy:

- To have complete access to your data, which shall include updating/correcting/deleting the data;
- Withdraw/restrict/object your consent at any time, in respect to information processed with your consent;
- File a complaint with us and/or the relevant data protection authority;
- Right to have your data privacy grievance addressed;

Retention Period:

We won't keep your personal information for longer than is necessary for the purpose for which it was collected and only for as long as required or permitted by law and regulations.

Warranty Disclaimer:

Information, content and materials provided on this Website are on an "As Is" basis and we do not make any express or implied representation or warranty regarding the accuracy or completeness of the same.

Contact Information:

Address: 903, 904 Iscon Atria Tower-2, Opposite GEB Training Centre, Gotri Road, Vadodara 390021 (Gujarat) India.

Email: info@beacon.co.in

Phone Number: +91 265 2318000 / +91 6357099100

Thank you for choosing Beacon Insurance Brokers Pvt. Ltd.

This policy was last amended on 31st January 2025.