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## **Privacy Policy**

### **Objective:**

At Neo Risk Management and Insurance Brokers Private Limited we are strongly committed to protecting the personal and financial information that you submit to us. This information is usually provided when you register to receive certain services or products, such as insurance quotations, policies, endorsements, intimation of claims, etc. The personal information we receive from you will help us provide you with improved services and products.

Neo Risk Management and Insurance Brokers Private Limited ("Neo Risk Management and Insurance Brokers") may collect and store information about you when you visit our site, use our services, or view our online advertisements. The information which Neo Risk Management and Insurance Brokers collects and store during normal use of the site is used to monitor use of the site and to help further development of our products and services. We use this information to improve our Web-based offerings.

### **Scope:**

This policy applies to information collected by Neo Risk Management and Insurance Brokers through its websites and Mobile Application.

### **Collected Information:**

Neo Risk Management and Insurance Brokers may collect personal information that you submit to us through the Services, which include:

- Name
- Home address
- Guardian's name (if minor)
- Email address
- Domain address
- Telephone number
- Date of birth
- Job position
- Occupation
- Company
- User credential, or any information that you submit to us.

Other personal information we collect may include:

- financial information such as income, assets and your financial investment strategy and investment background
- documents that you provide to us to verify your identity, such as copies of your PAN, Aadhar, passport, utility bills, and/or bank statement or your company incorporation details.





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**Neo Risk Management and Insurance Brokers also may collect some information automatically, which include:**

- IP address
- Information about your web/mobile browser software and version;
- General geographic location indicated by your IP address;
- Website that referred you to us, and similar information.

**We also may collect information about your activity on our websites, mobile applications which might include:**

- frequency of visits to our web site/mobile application;
- Average length of visits;
- Pages viewed during a visit.

**We may use various technologies to collect information about your activities on our websites, mobile applications including:**

- Cookies (If not selected may affect certain or all functionalities);
- Web Beacons / Web bugs (Measures user experience on our website).

We may combine your information, automatically gathered information and the information we collect through cookies/web beacons / web bugs, including information that we have collected about you, or information that we have obtained from other sources. We may aggregate any statistics or data that are collected, but we are under no obligation to do so.

#### **Use of collected Personal Information**

Neo Risk Management and Insurance Brokers may use the personal information that is collected from you to provide requested products and services and for our internal business purposes, including, but not limited to:

- Responding to your requests for our unique products and services;
- To process your transactions and to provide you with transaction and post transaction-related services, providing, improving, and marketing our products and services, including site, mobile application content and performance;
- Evaluating your use of the services;
- Providing advertising for products and services that might interest you
- Responding to your requests for information;
- Communicating with you by e mail, postal mail or courier, and/or telephone about products or services that may be of interest to you;
- Maintaining and managing your account with us;
- Keeping you updated on the issues that are relevant to your business relationship with us;





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- Monitoring your compliance with any terms and conditions associated with our products and services, including to confirm your identity;
- Performing other functions as described to you at the time of collection or pursuant to your consent.

In addition, certain information we collect, such as the IP address of any computer or other device that you use to access our website and any other domains that may be operated by Neo Risk Management and Insurance Brokers, will be used to monitor and investigate possible violations of and enforce any terms and conditions associated with our products and services or other applicable agreements between you and Neo Risk Management and Insurance Brokers. Our use and sharing of your personal information in the manner described in this Privacy Policy may involve the transfer of your personal information to Neo Risk Management and Insurance Brokers or to third parties, as described in this Privacy Policy, that are in countries outside your country of residence, which may not have the same privacy legislation as your country of residence.

### **Security of Data**

Neo Risk Management and Insurance Brokers will continuously endeavour to ensure that Personal Data shall be used in line with all applicable data protection laws. Your information will be kept secured with restricted access according to the 'need to know' principles. Neo Risk Management and Insurance Brokers or its authorized representatives shall not retain or store any information for longer than is required for the purposes except when the information may lawfully be used or is otherwise required under any other law for the time being in force.

The information collected shall be used for the purpose for which it has been collected. We cannot however ensure or warrant the security of any information you transmit to the Neo Risk Management and Insurance Brokers or guarantee that your Personal Information and/or other Non-Personal Information provided for availing the Services or accessing the Neo Risk Management and Insurance Brokers mobile application and/or Neo Risk Management and Insurance Brokers Website will not be accessed, disclosed, altered or destroyed by a breach of any of our security measures and safeguards. It is further clarified that you have, so long as you access and/or use the Neo Risk Management and Insurance Brokers mobile application (directly or indirectly) and/or Neo Risk Management and Insurance Brokers Website, the obligation to ensure that you shall at all times, take adequate physical, managerial, and technical safeguards, at your end, to preserve the integrity and security of your data which shall include and not be limited to your Personal Information.

By agreeing to avail the service offered by Neo Risk Management and Insurance Brokers you have agreed to the collection and use of your Sensitive Personal Data or Personal Information by Neo Risk Management and Insurance Brokers.





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## **How We Share Personal Information:**

### **Service Providers**

We may share personal information with organizations or individuals that perform functions on our behalf. For example, service providers may process payments for our products and services or may store and process data on our behalf. These service providers are granted access to personal information for the purpose of performing their functions for Neo Risk Management and Insurance Brokers.

### **Marketing**

Neo Risk Management and Insurance Brokers may share collected personal information with group companies whose products and services we believe you may find of interest. If you would prefer that we not share your personal information with any third parties for the third parties' marketing purposes, you can notify us of your preference by contacting us as described in the "Contact Us" section.

### **Legal Matters**

Neo Risk Management and Insurance Brokers may share personal information in response to a court order, a request for cooperation from a law enforcement or other government agency, or as otherwise required by law; to persons acting as representative capacity on your behalf; to defend against legal claims; to investigate, prevent, or take other action regarding illegal activity, suspected fraud, suspected violations of terms and conditions associated with any of our products or services, or other wrongdoing; or to protect and defend the rights, property or safety of our company, our users, our employees, or others.

### **Intellectual Property Rights, Trademarks and Copyright:**

Neo Risk Management and Insurance Brokers mobile Application and Neo Risk Management and Insurance Brokers Website and all information, content, materials, products including, but not limited to text, content, photographs, graphics, texts, video and audio content and computer code ("Content") on the Neo Risk Management and Insurance Brokers mobile Application and/or Neo Risk Management and Insurance Brokers Website are the property of Neo Risk Management and Insurance Brokers and is either owned and controlled by the Neo Risk Management and Insurance Brokers or any other third party or partner (where applicable). The trademark, trade names and logos that are used and displayed on Neo Risk Management and Insurance Brokers mobile application and Neo Risk Management and Insurance Brokers Website, and the design, structure, selection and feel and arrangement of the Content are the properties of Neo Risk Management and Insurance Brokers and / or other third parties and/ or our / Third Party's partners and are protected by copyright, patent and trademark laws and other various intellectual property rights either in the favour of the Neo Risk Management and Insurance Brokers, or third party's from whom the appropriate permissions have been taken under applicable laws. Nothing contained on this Neo Risk Management and Insurance Brokers mobile application and/or Neo Risk Management and Insurance Brokers Website should be construed as granting of any license to you or any right to you to use any Trademarks, Trade Names, Logos and any other IPs (Intellectual Property)





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displayed on Neo Risk Management and Insurance Brokers mobile application and Neo Risk Management and Insurance Brokers Website. We retain all proprietary rights on Neo Risk Management and Insurance Brokers mobile application and Neo Risk Management and Insurance Brokers website. Users are prohibited from using the same without written permission of owner as deemed essential. Without the prior written consent of Neo Risk Management and Insurance Brokers no part of any materials on Neo Risk Management and Insurance Brokers mobile application and Neo Risk Management and Insurance Brokers Website may be modified, reproduced, copied, stored, transmitted, distributed, used for creating works or used in any other way for commercial or public purposes.

Further, you understand and accept that all information, except your personal information and other data submitted by you for the purposes of transacting on the Neo Risk Management and Insurance Brokers mobile application and Neo Risk Management and Insurance Brokers Website, through the Neo Risk Management and Insurance Brokers mobile application and Neo Risk Management and Insurance Brokers Website shall be deemed the property of the Neo Risk Management and Insurance Brokers, and the Neo Risk Management and Insurance Brokers shall be free to use any ideas, concepts, know-how or techniques provided by you on the Neo Risk Management and Insurance Brokers mobile application and/or Neo Risk Management and Insurance Brokers Website, in any manner whatsoever. On initiating a contact or query through the Neo Risk Management and Insurance Brokers mobile application and Neo Risk Management and Insurance Brokers Website, you agree to be contacted by the Neo Risk Management and Insurance Brokers or any other entities with whom the Neo Risk Management and Insurance Brokers has entered an arrangement for the provisions of Services to you.

### **Transactions**

Neo Risk Management and Insurance Brokers may share personal information in connection with a substantial corporate transaction, such as mergers, acquisition, the sale of our business, a divestiture, consolidation, or asset sale, or in the unlikely event of bankruptcy.

### **Other Purposes**

Neo Risk Management and Insurance Brokers may share personal information as otherwise described to you at the point of collection or pursuant to your consent.

### **Third Parties**

For our website and mobile application users' convenience, Neo Risk Management and Insurance Brokers may provide links or otherwise refer you to third parties, such as operators of Internet services linked to from our websites and mobile applications, that may collect personal information from you. In addition, Neo Risk Management and Insurance Brokers may invite your participation in various promotional initiatives through its presence on social networking websites and blogs operated by third parties, such as LinkedIn, Facebook, Twitter, WordPress, Instagram etc. Personal information collected by these third parties is not covered by this policy.







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In addition, Neo Risk Management and Insurance Brokers may provide you with links to "share" any Neo Risk Management and Insurance Brokers content with other third parties via email or certain social networking websites for your convenience. Data transmitted during such linking, including but not limited to your email address or the email address of the party receiving such data, shall not be tracked by Neo Risk Management and Insurance Brokers. Use of Neo Risk Management and Insurance Brokers data by any third party shall be at their discretion and risk. Personal information collected by these third parties is not covered by this policy, and Neo Risk Management and Insurance Brokers shall not be bound in any manner by any claims and/or liabilities arising thereto.

If we share information with third parties (other than our service providers) as described above, we cannot control the privacy practices of those third parties, and they may not comply with the restrictions that we describe here.

#### **Personal Information Protection:**

Neo Risk Management and Insurance Brokers use commercially reasonable security measures (including physical, electronic and procedural measures) to help safeguard personal information against loss, misuse, damage or modification and unauthorized access or disclosure. However, no system for transmitting or storing information electronically can be completely secure. Therefore, we cannot guarantee that personal information or other communications will always remain secure.

#### **Minor's Privacy:**

Neo Risk Management and Insurance Brokers website and mobile application are not intended for use by children and minors without supervision of their Parents/Guardians. Parents/Guardians are requested to ensure that Personal Information is not provided by minors. We do not knowingly collect personal information from minor children. If we learn that we have collected personal information from a child who are in the minor category, we will delete that information from our database.

#### **Privacy Policy Changes:**

This policy provides a general statement of the ways in which Neo Risk Management and Insurance Brokers aims to protect your information. You may, however, in connection with specific products or services offered by Neo Risk Management and Insurance Brokers, amend statements to this privacy policy or supplement this policy with another.

We may also occasionally update this privacy policy to reflect changes in our practices concerning the collection and use of your information. As a result, we encourage you to review the privacy policy before accessing the websites or otherwise furnishing data to Neo Risk Management and Insurance Brokers.





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### Policy Review:

We reserve the right to change or update this policy at any time. Such changes shall be effective immediately upon posting to this site.

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**Neo Risk Management and Insurance Brokers Private Limited** is a Company incorporated under the Companies Act, 2013.

CIN: U66220MH2023PTC415217

IRDAI Registration No – 932

IRDAI Registration Code - IRDAI/DB 1004/2023

Registered Office Address: Neo Risk Management and Insurance Brokers Private Limited, 903, 9th Floor, B Wing, Marathon Futurex, N M Joshi Marg, Lower Parel (E), Mumbai, Maharashtra - 400013.



**RISK MANAGEMENT &  
INSURANCE BROKERS**

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