

Privacy Policy

Bima Leap Insurance Broker Limited ("Bima Leap") is committed to safeguarding the privacy of the data and information of the users accessing and availing services on any of Bima Leap websites, including without limitation 'www.bimaleap.com', mobile sites, mobile applications, or chrome extension or plugins thereof accessible through various internet-enabled smart devices (individually and collectively referred to as "Platform") or otherwise doing business with Bima Leap. This Privacy Policy applies to Bima Leap and helps you understand how we collect, use, store, process, transfer, share, and otherwise deal with and protect all your information when you visit any of our Platform and avail our services or even otherwise visit the Platform.

Please read this Privacy Policy carefully. By visiting our Platform or by availing any of our services, you hereby give your unconditional consent or agreement to Bima Leap for the collection, use, storage, processing, sharing, and transfer, and disclosure of your information as provided under the Indian Information Technology Act, 2000 and rules made thereunder. If you do not agree with the terms of this Privacy Policy, please do not access/use our Platform or avail any of our services on our Platform.

1. Acknowledgment

By accessing our Platform or availing any of our services, you indicate that you understand, agree, and consent to this Privacy Policy. You acknowledge that you have all legal rights and lawful authority to share the information with us and that collecting, sharing, processing, and transferring information provided by you shall not cause any loss or wrongful gain to you or any other person.

2. Information We Collect (Your Information)

We collect various types of information during your usage of the Platform or when you avail any services available on or through the Platform, either as a registered user or otherwise when you visit other website pages or other mobile applications. The information collected may consist of:

a. Your Personal Information:

- Your full name, age, address, email id, phone number, date of birth, gender, financial information, any other sensitive personal data or information, etc.
- We collect your Personal Information when you create an account on our Platform or fill out a form or respond to a survey.

b. Your Non-Personal Information:

- Usage: How you use our Platform, such as the types of content you view or engage with, the features you use, your searches & results, your browsing information, the actions you take, and the time, frequency, and duration of your activities.
- Device Information: Information about the computer, mobile, laptop, tablet, or any other internet-enabled electronic device ("Device") you use to access the Platform. This may include real-time information about the geographic location of your Device as permitted by you, internet connection, your IP address, operating systems, platforms, browsing information, Device type, Device ID, network information, metadata, and other information associated with other files stored on your Device, last URL visited, your website search history.

- Preference: Your preferences and settings such as geographical location, time zone, and language.

c. Information from third parties:

- We may collect, process, and store your user ID associated with any social media account (such as your Facebook and Google account) that you use to sign into the Platform or connect with or use with the services. When you sign in to your account with your social media account information or otherwise connect to your social media account with the Services, you consent to our collection, storage, and use, in accordance with this Privacy Policy, of the information that you make available to us through the social media interface. This could include, without limitation, any information that you have made public through your social media account, information that the social media service shares with us, or information that is disclosed during the sign-in process.

d. Information about your transactions:

- Information about your transactions with us, or previous insurers, such as your policy coverage, claim information, premium, and payment history.

e. Other information:

- Any other information required by the insurance companies or provided by you on insurance applications or questionnaires.

3. Use of Your Information

We collect your information solely for the purpose of providing you the services that are connected with the function or activity of Bima Leap, which includes but is not limited to the following ("Purpose"):

- To inform you about various insurance products and services offered on our Platform and provide customer support to you.
- To address your queries and resolve your concerns pertaining to any insurance product or service that you were looking for.
- To facilitate various programs and initiatives launched either by us or third parties, which we believe may be of interest to you.
- To facilitate your usage of the Platform (e.g., what features you like, how you use them, etc.) and improve our services, or any other content on the Platform (such as by personalizing content to your interests), process and complete your transactions, and make special offers.
- To review Platform performance, diagnose technical problems, and do data analysis to make your experience better.
- To protect the integrity of our Platform.
- To inform you about changes in any term and condition of this Privacy Policy or Terms of Use of any Platform of Bima Leap.
- To implement information security practices, to determine any security breaches, contaminant, or computer virus, to investigate/prevent/take action against illegal activities and suspected fraud.

- To keep you informed about news, events, and ideas regarding your preferences and help you improve your knowledge and skills about the preferred content.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us.
- To allow you to participate in interactive features offered through our Platform.
- To contact you about our services that may be of interest to you. If you do not want us to use your information in this way, please adjust your user preferences in your account profile.
- To produce and share aggregate insights and statistics that do not identify you.
- For any other purpose with your consent.

4. Sharing, Transfer, or Disclosure of Your Information

Bima Leap takes utmost care to secure Your Information from unauthorized access, usage, or disclosure or alteration. We adopt reasonable security practices and procedures, in line with the industry standard, to include technical, operational, managerial, and physical security controls in order to protect your personal information from unauthorized access or disclosure while it is under our control.

While We protect Your Personal information as per industry standards, You acknowledge that the internet or computer networks are not fully secure, and that We cannot provide any absolute assurance regarding the security of Your Personal information. Therefore, You acknowledge that You shall not hold responsible Bima Leap in any manner whatsoever for the loss of Your Information, or any other data, which You share with Us or which We have with Us if such loss or any damage is caused to You because of Force Majeure events. You further acknowledge that any information (including your personal information) transmitted to Us or from Your use of the Platform will, therefore, be at Your own risk.

Force Majeure events include any event which is beyond the reasonable control of Bima Leap, which may include but is not limited to sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war, acts of government, computer hacking, unauthorized access to a computer, computer system or computer network, computer crashes, breach of security, and encryption.

Your Choices to Control Your Personal Information:

1. Change or Correct: We take all endeavors to update Our records with the latest information as provided by You; however, if you see any discrepancy in Your Personal Information, You may edit some of Your Personal Information or contact Us through Our Data Protection Officer/Grievance Officer to have Your Information updated with Us.
2. Object to, or Limit or Restrict, Use: You can ask Us to stop using or to limit Our use (in partial or full) of Your Personal Information (past, existing, or future).
3. Deletion: You can ask Us to erase or delete (in partial or full) Your Personal Information (past, existing, or future).
4. Right to Access: You can ask Us for a copy of Your Personal Information.

5. **Account Closure:** If You choose to close Your Account, We will delete your Personal Information or de-identify it so that it is anonymous and not attributed to your identity. We will retain your Personal Information after You have closed Your account if reasonably necessary to comply with Our legal obligations (including law enforcement requests), meet regulatory requirements, resolve disputes, maintain security, prevent fraud and abuse, enforce Our User Agreement, or fulfill Your request to "unsubscribe" from further messages from Us. We will retain de-personalized information after your account has been closed.
6. **Withdraw Consent/Opt-out:** At any time, you can withdraw consent that You have provided to Us by going to your account settings, if you have an account with us, or otherwise, you may request for Withdrawing your consent by writing an email to us at admin@bimaleap.com. We will only collect and process Personal Information about You where We have lawful bases. Lawful bases include consent (where You have given consent), contract (where processing is necessary for the performance of a contract with You, e.g., to provide services you have requested), and "legitimate interests". Where We rely on Your consent to process Personal Information, you have the right to withdraw or decline Your consent at any time, and where we rely on legitimate interests, you have the right to object.

You may also contact Us using the contact information below, and We will consider Your request in accordance with applicable laws.

Change in Terms of Privacy Policy:

Bima Leap reserves the right to amend or modify this Privacy Policy at any time, as and when the need arises. We request you to regularly check this Privacy Policy from time to time to keep you apprised of changes made. Your continued use of the Platform gives your unconditional acceptance of such changes in terms of the Privacy Policy.

Particulars of Corporate Entity, Data Protection Officer/Grievance Officer:

If you have any concerns related to this Privacy Policy or the collection, storage, retention, or disclosure of Your Information under the terms of this Privacy Policy or Terms of Use or any other terms and conditions of Bima Leap or its other business entities, including any queries or grievances, You can contact Bima Leap through its Data Protection Officer/Grievance Redressal Officer at the below-given details:

- Name: Mr. Praveen Kumar
- Address: C-109, Sector-2, Noida-201301, UP, India
- E-mail: admin@bimaleap.com
- Telephone Number: 90690 90690
- Working Days: Monday to Saturday
- Working Hours: 10:00 am to 6:30 pm

We will strive to address your feedback and concerns in a timely and effective manner. Please note that the details of the Data Protection Officer/Grievance Officer may be changed by Us from time to time by updating this Privacy Policy.