

Information privacy policy

Last update October 10, 2022

Thank you for choosing United Cooperative Insurance Company ("the Company" or "we"), we are committed to protecting your personal information and your right to privacy. If you have any questions or concerns about the Privacy Policy or our practices regarding your personal information, you may contact us at the following email:

uca@uca.com

When you visit our website <https://uca.com.sa/>(the "Website") and use any of our services, we appreciate that you trust us when you provide us with your personal information. We take your privacy seriously. Through this policy, we seek to clarify the information we collect, how we use it, and your rights. We hope you take some time to read it carefully. If there are any terms in this privacy policy that you do not agree to, please stop using our services immediately.

This Privacy Notice applies to all information collected through our services on the Website and any services, marketing or sales we provide.

Please read the information privacy policy carefully; this will help you understand our collected information.

1. What is the information we collect?
2. How do we use your information?
3. Will your information be shared with anyone?
4. What are your privacy rights?
5. Do we usually make updates on our privacy policy?

1. What is the information we collect?

We collect the personal information you provide to us once you register on the Website, when you apply for our services, when you use the Website features, or when you contact us.

The personal information we collect depends on for what purpose you use the website features, the choices you make and the services you use. The personal information we collect may include, for example:

- **Personal Information You Provide:**

Collect names, national identification or residency number, phone numbers; email addresses; credit card numbers; usernames; passwords, and other similar information.

- **Payment data:**

We may collect data necessary to process a payment if you make a purchase, such as the payment method number and security code associated with your payment tool. All payment data will be stored through PayFort company. You can find the link to their privacy notice through the following link.

<https://paymentservices.amazon.com/privacy?language=ar-AE>

All personal information you provide must be true, complete and accurate. You should also notify us of any changes to your personal information.

2. How do we use your information?

We use the personal information collected via our website for various commercial purposes described below. We process your data for these purposes in reliance on our legitimate business interests to enter into or perform a contract with you, with your consent, and to comply with our legal obligations. We indicate the specific processing reasons we rely on next to each item listed below.

We use the information we collect or receive:

- If insurance is requested, to assess the level of risks to be insured.
- To fulfill and manage your requests, payments and exchanges made through the Website and provide you with the requested services.
- To respond to your inquiries and resolve any potential problems you may have when using one of our services. We may send reminders for invoices, information about insurance contracts, offers, products and information about changes to our terms and policies.
- For marketing and promotional purposes, to inform you of other products or services available to us. If in line with your marketing preferences.
- For other commercial purposes, such as analyzing data, determining the effectiveness of our promotional campaigns, evaluating and improving our site and products, and marketing. We may use and store information that is not associated with individual users and does not include their data. We will not use your personally identifiable information without your consent.
- To implement our terms, conditions and policies for business purposes, to comply with legal and regulatory requirements or in connection with our contract.

3. Will your information be shared with anyone?

We may process or share the data we hold about you based on your giving us your consent to use your personal information for a specific purpose. In addition, we may process your data when it is necessary to achieve our legitimate business interests. We may disclose your information where we are legally required to comply with applicable law, governmental requests or legal processes.

More specifically, we may need to process your data or share your personal information in the following situations:

- **Vendors and other third-party service providers:**
We may share your information with suppliers, service providers, social services organizations and companies, or agents who perform services for us or on our behalf and request access to this information to do that work. Examples include payment processing, data analysis, and marketing efforts. We may allow selected third parties to use tracking technology on the Website to analyze and track data and understand online activity better. We do not share, sell, rent or trade any of your information with third parties for promotional purposes. We have contracts in place with data processors that are designed to help protect your personal information. Accordingly, they will not share your personal information with any organization other than us and are obligated to protect the data they hold on our behalf, keep it on our behalf, and keep it for the period that was.
- **Governmental agencies:**
For regulatory purposes and government services to comply with legal and regulatory requirements or in connection with our contract.

4. What are your privacy rights?

You have rights that allow you greater access to and control over your personal information. You can review, change or close your account at any time. If at any time you would like to review or change the information in your account, you can log into your account settings and update your user account. We may retain certain information in our files to prevent fraud, troubleshoot problems, assist with any investigations, implement our Terms of Use and comply with applicable legal requirements.

- **Cookies and similar technologies:**

Most web browsers are set to accept cookies by default. If you prefer, you can choose to set your browser to flag and reject cookies. If you remove or decline cookies, this may affect certain features or services on our website.

- **Unsubscribe from email marketing:**

You can unsubscribe from our email marketing list anytime by clicking on the unsubscribe link in our emails or by calling. You will then be removed from our marketing email list - but we may continue to contact you as necessary, for example, to send you information related to the service listed on or knowledge required to manage or use your account to respond to service requests or other non-marketing requests. You can access your account settings and update your preferences to opt-out.

5. Do we make updates to the Privacy Policy?

We may update the Privacy Policy from time to time. The updated version will be indicated with an updated date. The updated version will be effective as soon as it is accessed if we make material changes to the Privacy Policy, either by prominently posting the policy with the changes or by sending you a notification directly. We encourage you to review the Privacy Policy frequently to know how we protect your information.

Data transfer

Your information, including personal data, may be retained and transferred to the Company's servers outside your region or governorate that follow the data protection laws of the Kingdom of Saudi Arabia.

Your agreement to our Privacy Policy and the continuous submission of your information indicates your consent to transfer such data.

United Cooperative Insurance Company will take all necessary and necessary steps to ensure that your data is treated securely and by this Privacy Policy and that your data will not be transferred to another organization or country.

Consequences of not providing information

If the customer does not agree to the company's information protection policy or does not provide information, the company may apologize for providing services to the customer.

Children's Privacy Policy

Our Services are not directed at individuals under 18 ("Children").

We do not collect personally identifiable information from individuals under 18. Please get in touch with us if you are a parent or guardian and understand that your children have provided us with personal data. If we become aware that we

have collected Personal Data from children without verifying parental (guardian) consent, we will take steps to remove that information from our servers.

Approved withdrawal of the privacy notice

Urges the customer to withdraw consent to the privacy notice by communicating with the company through the website

<https://uca.com.sa/ar/contact-us/>

The Company may disclose personal data in the following cases:

- If the data subject agrees to disclose his data.
- If personal data is collected from a publicly available source.
- If a public entity requests disclosure for security purposes or to fulfill judicial requirements.
- If a public entity requests disclosure for security purposes or to fulfill judicial requirements.
- If the disclosure is necessary to protect the safety or health of the public or individuals.
- If the disclosure will be limited to the processing of personal data, that leads to the identification of the data holder.