

PRIVACY & SECURITY POLICY

LAST UPDATED: JUNE 18, 2018

This website is owned and operated by Avon Insurance Brokers LLC and/or an Avon Insurance subsidiary / affiliate, division or line of business (collectively, "Avoninsure")

We are concerned about privacy issues and want you to be familiar with how we collect, use and disclose information. This Privacy Policy describes our practices in connection with information that we collect through this website owned and controlled by us which display or link to this Privacy Policy (the "Site"). By using our Sites, you agree to the terms and conditions of this Privacy Policy.

1. Personal Information

a. **Personal Information We Collect.** We collect personally identifiable information that can identify you as an individual ("Personal Information"), such as:

- Name
- Postal address
- Telephone number
- Email address
- Passport number
- Emirates ID

With your written authorization, we may collect your Passport or/EID number to verify your identity and other personal details to provide you with the requested service.

In some cases, we may collect information, such as your age, date of birth, weight, health conditions, whether you're a non-smoker, insurance type, marital status, gender, occupation, education level, number of care in your household (legal heirs/nominees), combined with your Personal Information. We will treat all such information as Personal Information as long as it is combined with Personal Information.

We may also collect, from you, personal information about your contacts, such as their email address in order to share an article or other content. When you provide us with personal information about your contacts, we will only use this information for the reason for which it is provided. If you believe that one of your contacts has provided us with your information, and you would like to request that your personal information be removed from our database, please contact us at contact@avoninsure.com

b. **How We Collect Personal Information.** We collect Personal Information directly from you when you interact with us on the Site, for example, when you register for the Site or fill in an Internet form on our Site. We may also collect Personal Information from third parties, such as a referral agencies or social media website (Facebook, LinkedIn or others). We may associate the Personal Information you provide through the Site with Personal Information collected from the third-party sources. We will use the combined information in accordance with this Privacy Policy as long as it is combined.

Avoninsure.com may also allow you to register and log into the Site using a social media account, such as Facebook, Twitter, LinkedIn or Google+. When you use your social media account to register or log into the Site, you are asking that social media service to send us certain information from those social media accounts, and you are authorizing us to collect, store, and use what they send us in accordance with this Privacy Policy. Social media registration features may collect basic account information such as name, age, photo and other details you choose

to share according to your social media account settings. Social media features and widgets are either hosted by a third party or hosted directly on our Site. You can unlink your social media accounts or control what they share from their privacy controls.

c. How We Use Personal Information. We may use Personal Information:

- When you request, to connect you with vendors who will provide you with information about products and services.
- When you've submitted your Personal Information to us, which submission you understand and agree to constitute making an "inquiry" to us and our affiliated entities, to contact you or allow our vendors to contact you via telephone for a limited period even if the telephone number you submitted appears on any state and/or federal Do Not Call list, because your inquiry serves as an exception to state and/or federal Do Not Call laws.
- To respond to your inquiries and fulfill your requests, such as to send you newsletters.
- To send you important information regarding the Site, changes to our terms, conditions, and policies and/or other administrative information.
- To send you surveys and marketing communications that we believe may be of interest to you; participation in surveys is voluntary and you have a choice of disclosing information such as name and demographic information.
- To personalize your experience on the Site and our other websites by presenting advertising, products and offers tailored to you.
- To present you with advertisements tailored to you on certain third-party websites, including on Facebook.
- To allow you to participate in sweepstakes, contests and similar promotions and to administer these activities. Some of these activities have additional rules, which could contain additional information about how we use and disclose your Personal Information, so we suggest that you read these rules carefully.
- To allow you to send messages to a friend through the Site. By using this functionality, you are telling us that you are entitled to use and provide us with your friend's name and email address.
- For our business purposes, such as data analysis, audits, developing new products, enhancing our Site, improving our services, identifying usage trends, and determining and improving the effectiveness of our promotional campaigns.
- If you purchase a product or service from us, to complete and fulfill your purchase, for example, to have your payments processed, communicate with you regarding your purchase and provide you with related customer service.

d. How Personal Information is disclosed. We will share your personal information with third parties only in the ways that are described in this privacy policy.

Your Personal Information may be disclosed:

- To our third-party service providers who provide services such as contact information verification, payment processing, order fulfillment, customer service, IT services, email delivery services, auditing services and other similar services to enable them to provide services. These companies are authorized to use your personal information only as necessary to provide these services to us.
- To a third party national credit bureau to verify your identity and obtain your credit report and/or credit score.
- If you seek insurance quotes, to financial service providers who provide comparative rates.
- If you request information from vendors so that they (or so that third parties who provide similar services) can provide you with information about their products and services.
- If you choose to download a white paper, eBook, or other resource, {we disclose your personal information} to our clients, partners and current and future sponsors of that resource. If you do not want to be contacted by these third parties, please do not download, view or otherwise access the white papers, eBooks and other resources.
- If you choose to send messages through the Site, and to identify you as the sender to the recipient as indicated by you. We will ask you for such recipient's name and email address and we store both email addresses for the purpose of sending such message.
- By you, on message boards, chat, profile pages and blogs and other services to which you are able to post information and materials. Please note that any information you post or disclose through these services will become public information and may be available to visitors to the Site and to the general public. To request removal of your personal information from message boards, blogs or community forum, contact us at

contact@avoninsure.com. In some cases, we may not be able to remove your personal information, in which case we will let you know if we are unable to do so and why.

- By you, if you have provided a testimonial about a site and given us permission to post that testimonial on our Site.
- To a third party in the event of any reorganization, merger, sale, joint venture, assignment, transfer or other disposition of all or any portion of our business, assets or stock (including in connection with any bankruptcy or similar proceedings).
- As we believe to be necessary or appropriate: (a) under applicable law, including laws outside your country of residence; (b) to comply with legal process; (c) to respond to requests from public and government authorities including public and government authorities outside your country of residence; (d) to enforce our terms and conditions; (e) to protect our operations or those of any of our affiliates; (f) to protect our rights, privacy, safety or property, and/or that of our affiliates, you or others; and (g) to allow us to pursue available remedies or limit the damages that we may sustain.

2. Automatically Collected Information

a. How We Automatically Collect Information. We and our third-party service providers may automatically collect information from you, including your MAC address, your computer type, screen resolution, OS version, and Internet browser. We also aggregate Personal Information in a manner such that the end-product does not personally identify you or any other user of the Site, for example, by using Personal Information to calculate the percentage of our users who have a particular telephone area code. We and our partners may also collect information through the use of cookies, pixel tags, web beacons, or other similar technologies to analyze trends, administer the website, track users' movements around the website, and to gather demographic information about our user base as a whole, or for example to help identify you and maintain your signed-in status or to measure the effectiveness of e-mail communications. We may link the information we store in cookies to any personally identifiable information you submit while on our Site.

If you do not want information collected through the use of cookies, there is a simple procedure in most browsers that allows you to decline the use of cookies. To learn more about cookies, please visit <http://www.allaboutcookies.org/>. You can control the use of cookies at the individual browser level, but if you choose to disable cookies, it may limit your use of certain features or functions on our website or service.

3. IP ADDRESSES

Your "IP Address" is a number that is automatically assigned to the computer that you are using by your Internet Service Provider (ISP).

a. How We Log IP Addresses. An IP Address is identified and logged automatically in our server log files whenever a user visits the Site, along with the time of the visit and the page(s) that were visited. Collecting IP Addresses is standard practice on the Internet and is done automatically by many web sites.

b. How We Use and Disclose IP Addresses? We use IP Addresses for purposes such as calculating Site usage levels, helping diagnose server problems, geographic mapping and administering the Site. We may also use and disclose IP Addresses for all the purposes for which we use and disclose Personal Information.

4. THIRD PARTY SITES

This Privacy Policy does not address, and we are not responsible for, the privacy, information or other practices of any third-party websites that are linked to from this Site. The inclusion of a link on the Site does not imply endorsement of the linked site by us or by our affiliates. If you submit personal information to any of those third-party sites, your information is governed by their privacy policies. We encourage you to carefully read the privacy policy of any site you visit.

We may also utilize framing techniques that may make it appear that you are still on the Site when you are actually on a third-party web site. Please be aware that you are providing your personal information to these third parties

and not to this Site.

If this Site includes any mapping features, those mapping features are powered by Google Inc., the use of which is also governed by Google's privacy policy located at <http://www.google.com/policies/privacy/>, as amended by Google from time to time.

5. Third Party VENDORS

We also work with vendors and partners in operating and improving the Site. These vendors and other partners include advertisers (including both banner and text advertising), re-targets and web analytics companies, including Google Analytics (we have enabled, among others, Google Analytics Demographics and Interest Reporting). These partners and vendors use cookies, web beacons and other technologies to collect information about your online activity (e.g., the sites and pages you have visited at the Site and at times other third-party sites) in order to: help manage ad campaigns, understand user interests and trends and deliver personalized content and advertising to you while you are on the Site or on other sites. Please note that if you delete all cookies, the opt-out cookie may be deleted and you will need to perform the opt-out again. Please note that opting out of targeted/ personalized advertising does not opt you out of being served advertising. You will continue to receive generic ads. At this time, we do not respond to browser do not track signals.

6. SECURITY

We use reasonable organizational, technical and administrative measures to protect Personal Information under our control. Unfortunately, no data transmission over the Internet or data storage system can be guaranteed to be 100% secure. If you have any questions about the security of your personal information, or if you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any account you might have with us has been compromised), please immediately notify us of the problem by contacting us in accordance with the "Contacting Us" section below.

The security of your personal information is important to us. When you enter sensitive information (such as personal informations) on our forms, we encrypt that information once it is entered.

7. CHOICES AND ACCESS

a. Your choices regarding our use and disclosure of your Personal Information. We give you choices regarding our use and disclosure of your Personal Information for marketing purposes. You may opt-out from:

- Receiving electronic communications from us and our affiliates: If you no longer want to receive marketing-related emails from us and our affiliates on a going-forward basis, you may opt-out of receiving these marketing-related emails by clicking the unsubscribe link on email and following the instructions to unsubscribe.
- Our sharing of your Personal Information with unaffiliated third parties: If you would prefer that we do not share your Personal Information on a going-forward basis with unaffiliated third parties for their marketing purposes, you may opt-out of this sharing by contacting us at as further explained in "How you can access, change or suppress your Personal Information" below and requesting that we suppress all of your Personal Information on a going-forward basis. Please note that if you opt-out of such sharing, we will not be able to remove your Personal Information from the databases of third parties with which we have already shared your Personal Information (i.e., to which we have already provided your Personal Information as of the date that we implement your opt-out request). If you wish to cease receiving marketing-related e-mails from these third parties, please contact them directly or utilize any opt-out mechanisms in their privacy policies or marketing-related e-mails.

We will seek to comply with your request(s) as soon as reasonably practicable. Please note that if you do opt-out of receiving marketing-related messages from us, we may still send you important administrative messages, and you cannot opt-out from receiving administrative messages.

b. How you can access, change or suppress your Personal Information. Upon request, avoninsure.com will

provide you with information about whether we hold any of your personal information. If you would like to review, correct, update, suppress, delete or otherwise limit our use, on a going-forward basis, of your Personal Information that has been previously provided to us, you may do so by contacting us at contact@avoninsure.com and provide the name of the service for which information was provided, your full name, mailing address, phone number and email address so that we may identify you in the opt-out process. For your protection, we will only implement such requests with respect to the Personal Information associated with the particular e-mail address that you use to send us your request, and we may need to verify your identity before implementing your request. In your request, please make clear what information you would like to have changed, whether you would like to have your Personal Information suppressed from our database or otherwise let us know what limitations you would like to put on our use of your Personal Information. We will respond to your request within a reasonable timeframe. In some cases, we may not be able to remove your personal information, in which case we will let you know if we are unable to do so and why.

8. RETENTION PERIOD

We will retain your Personal Information for as long as your account is active or as needed to provide you services and for the period necessary to fulfill the purposes outlined in this Privacy Policy unless a longer retention period is required or allowed by law or as necessary to resolve disputes and enforce our agreements. If you wish to request that we no longer use your information, please follow the instructions above.

9. USE OF SITE BY MINORS

Avoninsure.com does not knowingly collect, use, or disclose personal information from children under the age of eighteen (18). The Site is not directed to individuals under the age of eighteen (18), and we request that these individuals do not provide Personal Information through the Site. If we are made aware that we have collected personal information from a child under 18 years old, we will delete this information as soon as possible.

10. OPERATION OF OUR SERVICES

Our Services are operated in the United Arab Emirates. If you are located elsewhere outside of the United Arab Emirates, please be aware that any information you provide to us will be transferred to the United Arab Emirates. By using our Services or providing us with your information, you consent to this transfer.

11. ELECTRONIC COMMERCE SERVICES

All credit/debit cards' details and personally identifiable information will NOT be stored, sold, shared, rented or leased to any third parties. Avoninsure.com will not pass any debit/credit card details to third parties. Avoninsure.com takes appropriate steps to ensure data privacy and security including through various hardware and software methodologies. However, Avoninsure.com cannot guarantee the security of any information that is disclosed online. Avoninsure.com is not responsible for the privacy policies of websites to which it links. If you provide any information to such third parties different rules regarding the collection and use of your personal information may apply. You should contact these entities directly if you have any questions about their use of the information that they collect.

12. UPDATES TO THIS PRIVACY POLICY

We may change this Privacy Policy. Please take a look at the "LAST UPDATED" legend at the top of this page to see

when this Privacy Policy was last revised. We reserve the right to modify this Privacy Policy at any time, so please review it frequently. If we make material changes to this policy, we will notify you here in this policy, by email, or by means of a notice on our home page prior to the change becoming effective. Any changes to this Privacy Policy will become effective when we post the revised Privacy Policy on the Site. Your use of the Site following these changes means that you accept the revised Privacy Policy.

13. CONTACTING US

If you have any questions about this Privacy Policy, please contact us by email at contact@avoninsure.com, or please write to the following address:

Privacy & Security Department
Avon Insurance Brokers LLC
Office 208, Building 4, Emaar Business Park,
Dubai, United Arab Emirates