

PRIVACY POLICY

Please read the privacy policy carefully to understand the privacy practices of PWS Gulf in the Gulf Region. If you do not agree to these, do not access this site, or any pages thereof. By proceeding with access to the website you are deemed to have accepted the privacy policy and other terms and conditions published on this website.

PWS Gulf Insurance Brokers LLC, ("PWS Gulf") is a Limited Liability Company incorporated in the Emirate of Dubai under Federal Law No. 115 and its subsequent amendments. This Privacy Policy tells you, in broad terms, how we use personal information that we collect from your use of the domain <http://www.pwsgulf.com> (the "Website") and all sub-domains of the Website. If you provide us with personal, or corporate, information including your contact details and any other information enabling us to identify you and provide you with our services, we will treat it according to this policy.

In this privacy policy, "our", "we" and "us" refer to PWS Gulf.

We may make changes to this privacy statement from time to time. Such changes will be effective from the time they appear on the Site. You can check the effective date at the end of the document which allows you to determine whether there have been changes made since the last time you reviewed our policy. Therefore, you should remember to check this privacy statement from time to time.

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1. What Information Do We Collect and How?

Your "personal information" means any information about you that you have given to us, or third parties, in connection with a service or product offered whether through use of this web site, by phone, in person or in writing. The personal information PWS Gulf collects through the Website may include details such as your name, e-mail address, postal address, telephone number and date of birth and bank or credit card details.

Personal information is collected by PWS Gulf on the Website as follows:

- via enquiry, registration, claim forms, feedback forms and forums;
- when you purchase any of our products or services;
- when you fill out a survey, or vote in a poll on this website;
- through applications;
- through feedback forms and web analytics tags; and
- when you provide your details to us either online or offline.

We may also use cookies or similar technologies to collect website usage information. More detailed information on the cookies and their use can be found on our 'Cookie Policy', which can be accessed at the bottom of the webpage. In addition, we may also collect IP addresses via a web analytics package.

When you buy a product or service from us, you will have access to a policy document relating to that product or service. If there is any conflict between the terms of this privacy statement and those of the specific privacy statement that applies to a particular product, then the terms of the latter will prevail.

This document should be shown to anyone else who is covered by, or a party to, any services or policies you buy from us.

2. How we use your information and with whom we share it

Your privacy is very important to us and we have designed our Privacy Policy with the objective of maintaining your trust, confidence and respecting your right of protecting your personal information. We will use your information to manage your insurance with us, including underwriting, claims handling, analytical purposes which assist us in improving our processes, products and services. We may also use the information to send you details about our products and services and any other services described in our Website. This may include disclosing your information within the PWS Gulf and to agents, suppliers, other insurers, reinsurers and other companies who provide services on our behalf. Disclosure of your information to a third party outside of the PWS Gulf will only be made where the third party has agreed to keep your personal information strictly confidential and use it only for the specific purpose for which we provide it to them. We may also share your information to the regulatory authorities where we are required or permitted to do so by law.

In line with the above, we may transfer your information to other countries including those located outside the Gulf Area.

To keep premiums low, we participate in a number of industry initiatives to prevent and detect fraud. To help prevent crime we may:

- Share information about you with other organizations and public bodies including the police;
- Share information about you within the PWS Gulf and with other insurers;
- Pass your details to recognized centralized insurance industry applications and claims review systems where your details may be checked and updated;
- Check your details with fraud prevention agencies and databases. If you give us false or inaccurate information and we suspect fraud, we may record this with fraud prevention agencies;
- Search records held by fraud prevention and credit agencies to:
 1. Help make decisions about credit services for you and members of your household;
 2. Help make decisions on insurance policies and claims for you and members of your household;
 3. Trace debtors, recover debt, prevent fraud and to manage your insurance policies;
 4. Check your identity to prevent money laundering;
 5. Undertake credit searches and additional fraud searches.

We are constantly striving to improve the quality of our service and the efficiency of our systems and so, from time to time, we may use your personal information during staff training and/or system testing.

3. Use of Personal Information for Marketing Purposes

The information you supply may be used by us, other members of the PWS Gulf and carefully selected Third Parties for research purposes or to inform you of other products or services that may be of interest to you, unless you have advised us otherwise. On each occasion that we contact you for these purposes, you will always be given the option to opt out of any further communication.

If you have provided your contact information to us and would prefer not to receive marketing information, or to participate in research, simply contact us to let us know.

4. Dealing with Other People

If your spouse or partner contacts us on your behalf, due to data protection, we will be unable to answer their queries. However, if you require your spouse, partner or another third party to be able to discuss your policy, please contact PWS Gulf and inform us whom you would like to speak to us on your behalf. However, this will exclude them from being able to cancel the policy as we require speaking to the policyholder regarding cancellations.

5. Sensitive Personal Information

To provide you with some of our products or services, we may need to collect and process sensitive personal information (such as information about any criminal convictions or the state of your health) about you and others who are a party to the service or product. We will only use sensitive personal data for the specific purpose for which you provide it. Please ensure that you only provide us with sensitive information about other people with their express agreement.

6. No Warranties on Security of Personal Data

PWS Gulf will take all reasonable steps to ensure that any personal data that you provide via the Website is kept secure. Although we endeavour to protect your personal data, because of the nature of the Internet, we cannot guarantee the security of your data transmitted to the Website and any inward transmission of data is carried out at your own risk.

PWS Gulf does not warrant that this site or the server that makes it available are free of viruses or other harmful components or other contaminating or destructive properties or that no damage will occur to your computer system. You have sole responsibility for adequate protection and back up of data and/or equipment and for undertaking reasonable and appropriate precautions to scan for computer viruses or other destructive properties. The user assumes the entire cost of all necessary maintenance, repair or correction.

We make no representations or warranties regarding the accuracy, functionality or performance of any third-party software that may be used in connection with the site.

7. Cookies

PWS Gulf sends cookies to your computer and other web enabled equipment from its websites. A cookie is a piece of information stored on the hard drive of a computer by a web server to enhance and simplify a website user's experience by identifying a user if he or she has previously accessed that website. Cookies can make the web more useful to you by storing information about your preferences on particular websites, which allows website owners to provide more useful features for their users.

The cookies used on the Site do not include any information that others could read and understand about you such as your name or any account or policy number. They contain no personal information about you.

Most Internet browsers allow you to turn off the cookie function. If you want to know how to do this, please look at the help menu on your browser. However, this will restrict the services you can use.

8. Further Information

You should be aware that any telephone calls made to us may be recorded for monitoring and training purposes and to assist us in preventing and detecting fraud. Therefore, your use of this means of communication means that you accept and consent to this.

9. Copyright and Trademarks

PWS Gulf owns the trademarks, logos and service marks displayed on this website. These may not be used without our written permission. Materials on this site are protected by copyright. No part of these materials may be modified, reproduced, stored in a retrieval system, transmitted, copied, distributed or used in any other way for commercial or public purposes without PWS Gulf's prior written consent.

10. Your Personal Data and Your Legal Rights

Any personal information you supply to PWS Gulf via the Website or via any third-party website will be treated in accordance with the applicable local regulations on Data Protection.

You have the:

- The right to object to your personal information being used for direct marketing. We will give you the ability to object to this, and where required we will ensure we obtain your consent before undertaking marketing; and
- The right to request a copy of the personal information PWS Gulf holds about you.
- The right to request that any inaccurate data is corrected.

To do this, please write to PWS Gulf with full details of what you require, by email to info@pwsulf.com.

11. Third Party links

The website may contain links to other websites which are outside our control and are not covered by this Privacy Policy. If you access other websites using the links provided, the operators of these websites may collect information from you which will be used by them in accordance with their privacy policy, which may differ from ours.

12. Consent

By continuing to use our services (whether directly or through third party arrangements) or this website and by providing any personal data (including sensitive personal data) to us, you are consenting to our use of your personal data as set out in this Privacy Policy. Please do not send us any personal data if you do not want that information to be used by us in this manner.

13. Policy Updates

This privacy statement has been last updated in September 2018.

REFUND POLICY

In the event that you want to cancel your current policy, you should send your insurance company, with a copy to PWS Gulf, a cancellation letter to notify them of your request to cancel the policy, and to request a refund of the remaining portion of the premium. (NB, usually refunds are only given on policies which have not incurred claims).

TERMS & CONDITIONS

These are the terms and conditions which apply to your use of this website. Please read them carefully. By proceeding with access to this website you are deemed to have accepted these terms and conditions.

Please note that products for sale on this website currently are intended for use by residents of UAE whilst in the UAE only. It is not applicable to residents/investors of other countries because the law in other countries may restrict the distribution of the information and products on this website.

General

This site is provided by PWS Gulf Insurance Brokers LLC, P.O. Box. 22135, Dubai, UAE, a limited liability company incorporated in the Emirate of Dubai under Federal Law No. 115 and its subsequent amendments.

This website may also contain hypertext links to websites operated by other third parties. The responsibility for those websites belongs to the third parties who are identified as operating those websites. Separate terms and conditions will also apply to those websites.

Availability

PWS Gulf will endeavor to ensure that this website is accessible for 24 hours a day but will not be liable if, for any reason, the website is unavailable for any time or for any period. PWS Gulf will have the right to suspend access to the site temporarily or permanently and without notice. PWS Gulf will not be liable for any loss or damage arising in contract, tort or otherwise if this website is unavailable or is suspended for any reason.

Information

The information contained on this website is provided for information purposes only and PWS Gulf at the date of publication. However, because of the nature of the internet, there may be circumstances in which errors occur within the information. Consequently, PWS Gulf makes no warranty as to the accuracy of any information on this website and cannot accept liability for any errors or omissions within it.

Security

PWS Gulf will take all reasonable steps to ensure that any information you provide via email on this website is kept secure, but please remember that because of the nature of the internet, the security of emails cannot be guaranteed. Consequently, your privacy cannot be guaranteed. There is no guarantee that any emails sent will be received by us.

Additional information regarding the security of personal data and the use of cookies is available in our privacy policy.

Liability

PWS Gulf accepts no responsibility for the content of or your use of any website which is accessed via a hypertext link from this website.

PWS Gulf cannot warrant that this website is free of viruses or technical defects of any description and accepts no responsibility for any technical problems arising from your use of this website.

Copyright and other Intellectual Property Rights

The PWS Gulf logo is a registered trademark of PWS Gulf Insurance Brokers LLC, which claims trademark rights in the logo. PWS Gulf Insurance Brokers LLC owns the copyright and all other intellectual property rights existing on or within this website. You are not permitted to download, print, redistribute or extract any information from this website other than for your personal and non-commercial use.

You are not permitted to reproduce, modify or in any way change any of the information available on this website.

Data Protection and Privacy

Any personal information you supply to PWS Gulf via this website will be treated in accordance with the Data Protection Act. Additional information regarding the privacy of personal data, and the use of cookies is available in our privacy policy.

Applicable Law

PWS Gulf Insurance Brokers LLC have established this website in the UAE. UAE law shall govern its use at all times and in the event of a dispute the parties shall irrevocably submit to the exclusive jurisdiction of the UAE Courts.