

# Qatar Insurance Company Q.S.P.C. (“QIC”) Privacy Notice

**We care about your personal data:**

**Qatar Insurance Company Q.S.P.C.** (“we”, “us” “our”), is a leading non-life insurance company that brings innovative and tailor-made insurance solutions coupled with world-class level of service. Protecting your privacy is a top priority for us. This privacy notice explains what type of personal data will be collected, how and why it is collected and to whom it is shared or disclosed.

**Please read this notice carefully:**

## 1. Who is the data controller?

A data controller is an individual or legal person who controls and is responsible to keep and use personal data in paper or electronic files. We are the data controller as defined by relevant data protection laws and regulations.

## 2. What personal data will be collected?

The personal data collected will depend upon the nature of the relationship between us. In case of an insured person, this will also depend upon the type of insurance policy. We will collect and process several types of personal data about you as mentioned below:

Type of Personal Information	Details
Individual / Know Your Customer (KYC)Details	Name, address, other contact details (e.g. email and telephone numbers), date and place of birth, nationality, employer, job title
Identification Details	Identification numbers issued by government bodies or agencies, including passport number, National ID number and driving license number
Financial Information	Bank account, income, or other financial information
Risk Details	Information needed to collect in order to assess the risk to be insured and provide a quote. This may include data relating to health, or other special categories of personal data.
Policy Information	Information about the quotes received by data subjects and policies they take out
Anti-Fraud Data	Credit history, bank card/account details, sanctions, and criminal convictions, and information received from various anti-fraud databases
Previous and Current Claims	Information about previous and current claims, (including other unrelated insurances), which may include data relating to health, criminal convictions, or other special categories of personal data and in some cases, surveillance reports.
Special Category Data	Certain categories of personal data which have additional protection under the applicable laws and regulations. The categories may include health and criminal convictions. This includes data resulting from medical reports or death certificates, your medical claims history, details of physical and psychological health or medical Conditions, credit / debit card and bank account details.

Type of Personal Information	Details
Visitor Management and Surveillance Data	Personal information such as visitor name, mobile number, national ID, CCTV surveillance

### 3. How will we obtain and use your personal data?

We will collect and use your personal data that you provide to us and that we receive about you (as explained below) for a number of purposes and with your explicit consent unless applicable laws and regulations do not require us to obtain your explicit consent, as shown below:

No.	Purpose	Explicit consent needed?
1	Insurance contract administration (e.g., quotation, underwriting, claims handling)	Yes, where needed. However, there will be situations where consent is not required for us to process your personal data, for example in cases of medical emergency.
2	To administer debt recoveries	No
3	To inform you or permit QIC and selected third parties to inform you, about products and services we feel may interest you in accordance with your marketing preferences. You may withdraw this consent through the consent withdrawal option	Yes
4	To personalize your experience on our website or mobile application by presenting products, services, marketing messages, offers and content tailored to you and to make other decisions about you using computerized technology such as assessing which products might be most suitable for you.	Yes, where needed
5	When processing claims we may use automated decision-making technology to process your personal data.	Yes, where needed
6	Fraud, Money Laundering, and Terrorist Financing prevention and detection	No
7	Meet any legal obligations (e.g., tax, accounting and administrative obligations)	No
8	To redistribute risk by means of reinsurance and co-insurance	No

As mentioned, for the purposes indicated above, we will process personal data we receive about you from you, your employer, your sponsor, third parties such as brokers and business partners, other insurers, medical providers, fraud prevention agencies and investigators, search information providers, loss adjustors, surveyors, intermediaries, delegated authorities, and lawyers.

For those purposes indicated above where we have indicated that we do not require your explicit consent, we will process your personal data based on our legitimate interests and/or to comply with our legal obligations. Legitimate interests which we use include ensuring the network and information security of our

systems. We will not use our legitimate interest to process your personal data when your interests, rights and freedoms take priority.

Without your explicit consent, we may also use one of the following lawful bases:

- For the protection of your vital interests or the vital interests of another natural person
- Processing is necessary for the performance of a contract
- Processing is necessary for compliance with a legal obligation to which the controller is subject
- Processing is necessary for the establishment, exercise, or defense of legal claims or whenever courts are acting in their judicial capacity
- Where the processing of your personal data is necessary for the legitimate interests of QIC or third party (unless overridden by your interests, rights, or freedoms).

In order to purchase a policy with us, we will need your personal data. Any personal data requested will be adequate, relevant, and limited to meet the necessary purposes as defined above. If you do not wish to provide this to us, we will not be able to provide the products and services you request, that you may be interested in, or to tailor our offerings to your particular requirements.

#### **4. Who will have access to your personal data?**

We may share your data with the institutions set out below for them to use to the same extent, and for the same purposes as us.

- Third parties like third party administrators (who process claims on our behalf), surveyors, loss adjustors, other service providers who may provide one or more services (forming part of the policy that you have purchased).
- With other insurers/re-insurers that may be covering the same insurance risk at the same time – multiple insurance/reinsurance – to distribute the payment of any compensation that may be owed to you, or to collaborate in the detection or prevention of fraud and financial crime.
- With regulatory body or law enforcement agency (mostly in case of a legal dispute).

#### **5. Where will my personal data be processed?**

- Your personal data may be processed both inside and outside of Qatar by the parties specified in section 4 above, subject always to contractual restrictions regarding confidentiality and security in line with applicable data protection laws and regulations. We will not disclose your personal data to parties who are not authorized to process them.
- Whenever we transfer your personal data for processing outside of Qatar, we will do so on the basis of approved binding corporate rules which establish adequate protection for personal data and are legally binding.

## 6. What are your rights in respect of your personal data?

Subject to the applicable laws, you may exercise the following rights: -

- **Access to your information** – you have the right to request a copy of the personal information that we hold about you.
- **Correcting your information** – we want to make sure that your personal information is accurate, complete, and up to date. You may ask us to correct any personal information.
- **Deletion of your information** – you have the right to ask us to delete personal information.
- **Objecting to how we may use your information** – you have the right to tell us to stop using your personal information.
- **Restricting how we may use your information** – in some cases, you may ask us to restrict how we use your personal information.
- **Withdrawing consent to use your information** – where we use your personal information with your consent you may withdraw that consent.

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You may exercise these rights by contacting us as detailed below providing your name, email address, account identification, and purpose of your request.

However, QIC reserves the right to deny or cancel its products and services in case it does not have the necessary rights to access data to conduct the KYC (Know-Your-Customer) and apply its underwriting, claim and other rules and processes.

Hence, by giving your consent to this notice, you have hereby authorized QIC in accordance with section 4 of this notice to collect, process and utilize your personal data for necessary purposes and periods as defined in this notice.

## 7. How long do we keep your personal data?

The personal data collected, as referred to in section 3 of this Privacy Notice, will be retained for a period of time which is equal to the duration of your policy with us (including any renewals thereof) and for the following 10 years from the date the policy expires, save for cases where a longer retention period is required for necessary purposes including possible disputes, requests of the competent authorities or pursuant to the applicable laws. Once the retention period is over the data will be deleted or anonymized. You can contact us if you require further details about our retention periods. We will not hold or process excessive personal data.

## 8. How can you contact us?

If you have any queries about how we use your personal data, you can contact us by email or post as follows:

**Email Address:** [alfred.chiwaka@qicgroup.com.qa](mailto:alfred.chiwaka@qicgroup.com.qa)

**Phone:** +974 4496 2322

**Fax:** +974 4483 156

**Postal Address:**

Qatar Insurance Company Q.S.P.C.

P.O Box: 666,

Tamin Street, West Bay

Doha, Qatar

**Web:** [www.qic-insured.com](http://www.qic-insured.com)

## 10. How often do we update this data protection notice?

We regularly review this data protection notice. We will ensure the most recent version is updated in all the data collection forms.