

Online Privacy Policy for Karvat Cover-More Assist Pvt. Ltd.**Overview:**

Karvat Cover-More Assist Private Limited and its subsidiaries and affiliates (“Karvat-Cover More”) is committed to protecting your privacy and working towards offering you a powerful, safe, online experience. To avail some of the services offered by Karvat Cover-More, you need to sign up by giving simple details that personally identify you. Karvat Cover-More needs this minimal information to operate the online services.

This privacy policy is only applicable to the website www.karvatgroup.in/trawelltag. This privacy policy applies only to the collection, use and sharing of information you provide online.

Our Online Privacy Policy describes the information we collect from and about you during your visit to our website and how we use the information about you, whom we share it with and how we protect it.

Our web site may contain links to third party sites not controlled by Karvat Cover-More or covered by this Online Privacy Policy. We recommend that you check the privacy statement of other sites you visit before providing any personal information.

Personal information we collect:

As a general rule, this website does not collect personal information about you when you visit the site automatically. You can generally visit the site without revealing personal information, unless you choose to provide such information.

The level of information gathered by karvatgroup.in/trawelltag varies depending upon the user’s request. The gathering of this information is designed with the user in mind so that we can better service the products we offer to the user.

We collect personal information about you from the information you provide to us when you visit our website personally or through your authorised agent.

The information we collect may include:-

1. Name
2. Address
3. Passport Number
4. Email address
5. Telephone number
6. Details of Nominee, if any

Use of personal information collected:

We treat your personal information as private and confidential and do not check, edit, or reveal it to any third parties except as herein provided and where we believe in good faith, such action is necessary to comply with the applicable legal and regulatory processes, or to protect and defend the rights of other users or to enforce the terms of service which are binding on all the users of www.karvatgroup.in/trawelltag

We use the personal information we collect online to process your request for services, policies, products and to amend or modify the policy, products availed by you in future on your requests. We restrict the access to personal information about you to those individuals, such as our employees and agents, who provide you with our services, policies and products

We may also share your personal information we collect about you with third parties such as companies with whom we have formal agreements for performing services on our behalf to provide the services, products or policies you have requested. We maintain physical, electronic and procedural safeguards that comply with applicable regulatory standards to guard your personal information

We may disclose your personal information as otherwise permitted or required by law.

We notify that the information you provide to www.karvatgroup.in/trawelltag may be stored in a country other than where you reside.

Cookies:

Users are also made aware that certain information and data may be automatically collected through the standard operation of our internet servers or through the use of "cookies." "Cookies" is a term generally used for small text files a web site can use to recognize repeat users, facilitate the user's ongoing access to and use of the site, allow a site to track usage behaviour and compile aggregate data that will allow content improvements and targeted advertising etc. Cookies themselves do not personally identify you, but they do identify your computer. Generally, cookies work by assigning a unique number to the user computer that has no meaning outside the assigning site. You have the option to reset your browser to control cookies; however, some of the services offered by the website services may not function properly if cookies are refused.

Hyperlinks:

We have agreements with third parties that allow you to go to their web site from our Web Site. If you go to these sites from our site, you may be asked to give non-public personal information for access to their services or products. You may become a part of that business' customer base and be subject to their policies regarding the handling of customer data.

Please be aware that Karvat Cover-More is not responsible for the privacy practices of those sites, even though Karvat Cover-More name or logo may appear on those sites. We encourage you to be aware of this when you leave our site and to read the Privacy Statements of each and every web site that you visit, as the privacy policy of those sites may differ from ours. Our privacy statement applies solely to our Web Site.

Caution to be exercised by the user of the website:

- a) Please note that the user plays an important and substantial part in protecting the security and confidentiality of the user's personal information in connection with the user's use of our website. Where we have given the user (or the user have chosen) a password which enables the user to access any service, the user are responsible for keeping this password confidential. We ask the user not to share the user's password with anyone.
- b) We also advise the user that the transmission of information via the Internet is not completely secure, and may be intercepted or accessed by unauthorized third parties. While we will do our best to protect the user's personal information, we cannot guarantee the security of the user's information transmitted through our website; any transmission is at the user's own risk. It is the user's responsibility to take all necessary security precautions to ensure the integrity of the user's computer system, to minimize the risks of third parties gaining unnoticed access to the user's computer system, and to protect the user's computer system from viruses and other malicious code.

Policy Changes:

Karvatgroup.in/trawelltag reserves the right to change this policy at any time. If Karvatgroup.in/trawelltag decides to change this policy, such changes will be posted on this page as soon as possible. Users may note that this Privacy Policy itself and any such change of policy will be may be effective from the date announced by Karvatgroup.in/trawelltag and not from the date of posting on the site.