



WeCare Center Assistance

Privacy Notice

WeCare Center Assistance understands that the information you trust us with is important to you, and we are committed to protecting and respecting your privacy.

This policy explains how, when and why we collect your personal information during the course of providing services to you, under what situations we may disclose your personal information to others and how we keep it secure.

Summary

We only collect personal information about you where it is completely necessary or you have consented, and we ensure that we only collect information that we need

- We will not sell your personal information to third parties
- We will protect your personal information with an appropriate combination of technical and organizational measures
- You have rights to your information.
- We retain your data for as long as is necessary

If you have any questions about how we process your information, please see contact details at the end of this document.

What information do we collect about you?

We need information about you to arrange your investment/s, insurance policy, or to offer our range of services. We need to collect information from you to do this and to offer you the right product for your circumstances.

This can include personal information about you and other people you may want included on a policy, information that we collect automatically, and personal information we collect from other sources. The information we collect depends on the nature of the services we are providing to you but will or may include:

- Name and address
- Telephone Number/s
- Email addresses
- Date of Birth
- Nationality
- Gender
- Residential Status
- Marital Status
- Family member status (children and dependents)
- Social Security number and status
- Tax reference number
- Bank Details
- Financial data (salary/income/savings/assets/liabilities etc)
- Employment Details
- Retirement Planning information
- Financial Risk Information
- Health/Medical Information
- Vehicle ownership detail
- Criminal convictions

Examples

Personal - A Personal policy or investment requires us to collect personal information about you and any other people to be covered by the policy, such as information about your lifestyles and employment status, your financial status, any medical conditions you have, and previous claims.

Commercial - A Commercial policy requires us to collect personal information about the Company's directors and employees, as well as business contact details. If your business is under your name and located at your home address, by default the information we collect will be personal to you. We may collect further information about any criminal convictions and financial status including CCJs and declarations of bankruptcy, as well as asset ownership.

Motor - A Motor policy requires us to collect the personal information about you and anyone to be covered by the policy or authorized to act on your behalf. This includes the type of license you hold and for how long you have held it, any penalty points or motoring offences, any medical conditions which must be declared to the relevant Driver and Vehicle Licensing Authority, and previous claims. We need this information to effectively price your premiums.

Corporate Benefit Contracts – These types of contracts require us to collect personal information about the Company’s directors and employees covered such as date of birth, marital status, salary, and any medical conditions you have.

Why we use the information about you

We collect your personal information for a number of reasons; so, we can provide you a quote, policy terms, arrange your investment/s, administer your policies, handle claims, protect us and you from fraud, improve the products and services we offer, and inform you of other products you may be interested in.

To process your information, we rely on the following legal bases:

Performance of a contract

The use of your information is necessary to perform the contract that you, or a person covered on the policy, has with insurers.

Legitimate interests

We may use your information for our legitimate interests, such as to provide you with the most suitable policy, emails or newsletters, or to improve and promote our products and services, along with administrative, fraud prevention and detection and legal purposes. These include:

Acting as an insurance intermediary in arranging insurance contracts and fulfilment of those contracts including

- claims servicing and arranging settlement
- The prevention and detection of fraud and financial crime
- The provision of instalment payment facilities
- Complying with international sanctions
- Combatting money laundering and terrorist financing

Consent

We may rely on your consent to use your personal information for certain products or to assist in a claim. You may withdraw your consent at any time, please contact us using the detail provided at the end of this document.

How will we use the information about you?

- To give an appropriate assessment of the risk you're hoping to have insured. We evaluate the risk and exposures of potential clients and then use your personal information to assess how much coverage may be available from different providers and assist you in deciding which policy to arrange
- To give an appropriate assessment of your risk profile, investment objectives and requirements as appropriate in respect of protection products such as Life Assurance, Income Protection, Critical Illness etc. We evaluate your personal and financial circumstances and goals to enable us to provide you with a recommendation.
- To service your policy and any claims you bring against it
- Where necessary, we'll use your information to verify your identity
- For fraud and financial crime prevention and detection, and for legal purposes where we may need to use your information to investigate or respond to legal disputes, regulatory investigations or for compliance purposes
- We may also use your personal information to ensure we comply with legal and regulatory requirements. This includes internal audits to examine and evaluate the systems and controls within WeCare. We will minimize the amount of personal data used

Information that we share

- Where we need to arrange an insurance policy or investment/s, we will share the necessary data you have provided to us with other suppliers of insurance or specialist insurance intermediaries and investment houses. If you would like to know how these other parties process your data, please contact us.
- Where required by law, we will share your information with third parties such as law enforcement agencies and regulatory or Government bodies. Failing to do so could result in fines or sanctions for WeCare

- Where fulfilling our contractual obligations to you requires it, we will share your information with third parties. For example, to follow up on vehicle inspections with garages/motor engineers/survey findings
- We will share your information with third party data storage providers, who will be responsible for hosting your personal information. All third-party service providers with whom we share your information will be held to the same minimum standard of security and privacy as ourselves

Examples of who we may share your personal data with

- Insurance Companies
- Financial Service Providers
- Trustees
- Banks
- Loss Adjusters/Assessors
- Motor Repairers
- Garages
- Regulatory authorities
- Legal authorities

Information Security

We work hard to keep your data safe. We use an appropriate combination of technical and organizational measures to ensure, as far as reasonably possible, the confidentiality, integrity and availability of your information at all times. If you have any security-related concerns, please contact us using the details provided at the end of this document.

Detecting and preventing fraudulent or criminal activity

We value the confidentiality of your personal information. However, there are some instances where we need to share your information with third parties to assist us in detecting and preventing criminal or fraudulent activities. If you require any more information about this, you can talk to us in person or by contacting us using the details provided at the end of this policy.

Access to your information and correction

You have a number of rights with regards to the personal information that we hold about you, which you will have provided as part of taking up a quote or services with us.

Right of Access

You have the right to request a copy of the information that we hold about you. We will provide you with this information without delay and at the latest within one calendar month of receipt and verification of your identity. If the request is deemed complex, we may extend the response time. We will inform you if this is the case and provide an explanation as to the reason why.

Right to Rectification

We want to make sure that your personal information is accurate and up to date. You may ask us to correct, update or remove information you think is inaccurate or incomplete, and we ask that you inform us promptly of any changes to your circumstances.

Right to Erasure

You may also ask us to erase your personal information from our systems, in certain circumstances. There are some specific circumstances where the right to erasure does not apply and we are permitted to hold your data. We will explain the reason for this at the time if this should occur.

Right to Data Portability

You may also ask us to move your personal information to another organization electronically where technically feasible. We will only move personal information that you have provided to us, that we have processed based on your consent or performance of a contract, or that has been processed automatically. We will move your personal information without charge and within one month again, where technically feasible.

Right to Restricting processing

You have a right to request that we restrict the processing of your personal data in certain circumstances. We will inform our third parties to whom we have disclosed your personal data that they must also restrict processing. We will inform you when the restriction on processing your personal data ends.

If you would like to exercise these rights then please write to us or email us using the details provided at the end of this Policy, outlining your specific request.

Retaining your data

WeCare, and the information we collect about you, are subject to various regulatory and legislative personal information. In addition, we will endeavor not to keep your personal information for longer than we have to for us to fulfil our contract with you. Where it is not possible for us to delete your data, we will ensure the appropriate security and organizational measures are put in place to protect the use of your information.

If you have a question about how we retain your data, please contact us using the details provided at the end of this document.

Complaints

We work hard to ensure that your personal information is treated safely and securely. However, if you have a complaint, you can contact us by email or by contacting us using the details provided at the end of this Policy You also have the right to complain to the Office of the Information Commissioner.

Who to contact in relation to processing of personal information at WeCare

Please contact us if you would like to discuss anything in relation to this policy or how we handle your personal information. You can reach the Information Security Officer for WeCare at:

Information Security Officer
WeCare Center Assistance
205, Clarks Road,
Gurgaon, New Delhi India

Tel. +91 95 11 45 89 78
Email: enquiry@wecare-center.com
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