

Privacy Policy

This Privacy Policy sets out how the information provided by you is collected, used, stored, processed, transferred and protected. Please read the terms carefully. By accessing the Website or using any of our services, You agree to be bound by all the terms of this Privacy Policy.

Microtap, including its website www.microtap.in and/or its mobile application/web applications recognizes the importance of maintaining your privacy. Microtap is committed to maintain the confidentiality, integrity and security of all information of our users. This Privacy Policy describes how Microtap collects and handles certain information it may collect and/or receive from you via the use of this Website/ application. Please see below for details on what type of information we may collect from you, how that information is used in connection with the services offered through our Website/application and relevant information shared with our authorized business partners, insurers, third party service providers for the purpose of policy solicitation process, pre/post-sale servicing, claim servicing and providing you any other services as permissible under applicable laws. This Privacy Policy applies to current and former visitors to our Website and our customers. By visiting and/or using our Website, you agree to this Privacy Policy.

For the purposes of this Privacy Policy, 'We', 'Us', 'Our', 'Microtap' and "Company" refers to M/s Microtap Insurance Broking Limited, a company incorporated under the Companies Act, 1956 and includes its subsidiaries, associates, representatives, and affiliates. 'You' or 'Your' or 'Yourself' or 'User' which term shall include persons who are accessing the Website merely as visitors or undertaking any of the Services provided by Microtap across all levels including any and all employees (permanent or contractual) or contractors or associates.

Controllers of Personal Information

Your personal data will be stored and collected by Microtap Insurance Broking Limited.

Purpose

This Privacy Policy has been designed and developed to help You to understand the following:

1. The type of Personal Information (including Sensitive Personal Data or Information) that we collect from the Users
2. The purpose of collection, means and modes of usage of such Personal Information by the Company
3. How and to whom the Company can disclose such information
4. How the Company will protect the Personal Information including Sensitive Personal Data or Information that is collected from the Users
5. How Users may access and/or modify their Personal Information

Personal Information/Sensitive Personal Data

"Personal Information" means any information that relates to the User, which, either directly or indirectly, is capable of identifying the person concerned.

“Sensitive Personal Data or Information” means personal information of a User relating to password; financial information such as bank account or credit card or debit card or other payment instrument details; physical, physiological and mental health condition; sexual orientation; medical records and history; biometric information; any detail relating to the above as provided to or received by the Company for processing or storage. However, any data/information that is freely available or accessible in public domain or furnished under the Right to Information Act, 2005 or any other law shall not qualify as Sensitive Personal Data or Information or Personal Information.

Types of Personal Information collected by the Company

While using our Services, we may collect the following categories of Personal Information from the Users:

1. Name
2. User ID
3. Email address
4. Address (including country and ZIP/postal code)
5. Gender
6. Age
7. Phone Number
8. Password chosen by the User
9. Geographical location through the IP address of the Users
10. Financial account information like bank account details, GST certificate, PAN Card, etc. and transactional information in relation to transactions where the Company is involved
11. Any of the aforesaid information pertaining to the customer/buyer of the User
12. All other personally identifiable information/details as the User may share from time to time (including personally identifiable information/details of the customer/buyer of the User)

hereinafter collectively referred to as **“User Information”**.

In order to avail the Services, the Users may also be required to upload/share certain documents (for instance, Aadhaar, PAN Card, GST certificate, etc.), on the Platform and/or e-mail the same to the Company. Accordingly, the term “User Information” shall also include any such documents uploaded or otherwise provided by the Users. We may also keep records of telephone calls received and made for making inquiries, orders, or other purposes necessary for the administration of Services.

Automatic Data Collection

We may also receive and/or hold information about the User’s browsing history including the Uniform Resource Locator (URL) of the site that the User visited prior to visiting the Platform as well as the Internet Protocol (IP) address of each User's computer (or the proxy server a User used to access the World Wide Web), User's computer operating system and type of web browser the User is using as

well as the name of User's Internet Service Provider (ISP). The Platform may use temporary cookies to store certain data (that is not Sensitive Personal Data or Information) that is used by Us for the technical administration of the Platform, research and development, and for User administration. In addition,

1. We do not knowingly collect Personal Information from children; and
2. We may in future include other optional requests for information from the User including through User surveys in order to help Us customize the Platform to deliver personalized information to the User and for other purposes as mentioned herein. Such information may also be collected in the course of surveys/contests conducted by Us. Any such additional Personal Information will also be processed in accordance with this Privacy Policy.

Purposes for which the Company may use the Information

We will retain User Information only to the extent it is necessary to provide one or more Services. By providing your information, You consent to the collection, sharing, disclosure and usage of the information in accordance with this Privacy Policy. The information, which we collect may be utilized for various business and/or regulatory purposes including but not limited for the following purposes:

1. Registration of the User on the Platform
2. Processing the User's orders/requests and provision of various Services by us and our holding / subsidiary / associates
3. Sending OTPs and / or timely / periodical updates to the User and its customers through mobile / WhatsApp / sms / other communication medium
4. Using mobile number to fetch information from third parties to whom you have given consent to that effect
5. Completing transactions with Users effectively and billing for the products/Services provided
6. Technical administration and customization of Platform
7. Ensuring that the Platform content is presented to the Users in an effective manner
8. Delivery of personalized information and targeted as well as non-targeted advertisements by the Company to the User
9. Improvement of Services, features and functionality of the Platform
10. Research and development and for User administration (including conducting user surveys)
11. For purposes of research, analysis, business intelligence, reporting and improvement/development/advancement of the Company's business, Platform and/or the Services
12. Dealing with requests, enquiries, complaints or disputes and other customer care related activities including those arising out of the Users' request of the Services and all other general administrative and business purposes

13. Communicate any changes in our Services or this Privacy Policy or the Terms of Use to the Users
14. Verification of identity of Users and to perform checks to prevent frauds
15. Investigating, enforcing, resolving disputes and applying our Terms of Use and Privacy Policy, either ourselves or through third party service providers
16. To comply with applicable legal requirements and our various policies/terms
17. Any other purpose that may be necessary to provide the Services that you have opted for

We may share your Information submitted on the Website to any third party/service provider/business partner without obtaining your prior consent in the following limited circumstances:

1. When it is requested or required by law or by any court or governmental agency or authority to disclose, for the purpose of verification of identity, or for the prevention, detection, investigation including cyber incidents, or for prosecution and punishment of offences. These disclosures are made in good faith and belief that such disclosure is reasonably necessary for enforcing these Terms and Conditions; for complying with the applicable laws and regulations.
2. Microtap shall transfer information about you in case Microtap is acquired by or merged with another company.
3. Where we need to comply with a legal obligation as per applicable legal and regulatory framework.

The Company may also make all User Information accessible to its employees and data processors/third party vendors only on a need-to-know basis and for the purposes set out in this Privacy Policy. The Company takes adequate steps to ensure that all the employees and data processors/third party vendors, who have access to, and are associated with the processing of User Information, respect its confidentiality and that such data processors/third party vendors adopt at least such reasonable level of security practices and procedures as required under applicable law. However, the Company does not disclose information, individually labelled or aggregated, obtained through Marketplace Application programming interface on behalf of a User to other Users or any third parties, unless required by law.

Non-personally identifiable information may be disclosed to third party ad servers, ad agencies, technology vendors and research firms to serve non-targeted advertisements to the Users. The Company may also share its aggregate findings (not specific information) in a non- personally identifiable form based on information relating to the User's internet use (to the extent set out in this Privacy Policy) to prospective, investors, strategic partners, sponsors and others in order to help growth of Company's business.

Links to Third-Party

The links to third-party advertisements, third party websites or any third-party electronic communication services (referred to as "Third Party Links") may be provided on the platform which are operated by third parties and are not controlled by, or affiliated to, or associated with the Company, unless expressly specified on the Platform.

If You access any such Third-Party Links, we request You to review the concerned website's privacy policy. We shall not be responsible for the policies or practices of such third parties.

Security Practices and Procedures

For the purpose of providing the Services and for other purposes identified in this Privacy Policy, we are required to collect and host certain data and information of the Users. We are committed to protecting Your Personal Information, and to that end, the Company adopts reasonable security practices and procedures to implement technical, operational, managerial and physical security control measures in order to protect the Personal Information in its possession from loss, misuse and unauthorized access, disclosure, alteration and destruction. While we try our best to provide security that is commensurate with the industry standards, due to the inherent vulnerabilities of the internet, we cannot ensure or warrant complete security of all information that is being transmitted to Us.

The Company takes adequate steps to ensure that third parties to whom the Personal Information may be transferred adopt at least such reasonable level of security practices and procedures as required under applicable law to ensure security of Personal Information.

You hereby acknowledge that the Company is not responsible for any information sent via the internet that has been intercepted beyond Our control after having adopted reasonable security practices and procedures, and You hereby release Us from any and all claims arising out of or related to the use of intercepted information in any unauthorized manner.

User's rights in relation to their personal information collected by the Company

All the information provided to the Company by a User, including Sensitive Personal Data or Information, is voluntary. User has the right to withdraw his/her/its consent at any time, in accordance with the terms of this Privacy Policy and the Terms of Use, but please note that withdrawal of consent will not be retrospective.

Users can access, modify, correct and delete the Personal Information provided by them which has been voluntarily given by the User and collected by the Company in accordance with this Privacy Policy and Terms of Use. However, if the User updates his/her information, the Company may keep a copy of the information which User originally provided to the Company in its archives for User documented herein. In case the User seeks to update or correct, his/her Personal Information, the User may exercise these rights by Data Grievance Officer and communicating the change(s) for updating the Company's records.

In case the User does not provide his/her information or consent for usage of Personal Information or subsequently withdraws his/her consent for usage of the Personal Information so collected, the Company reserves the right to discontinue, in part or full, the Services/associated features and benefits for which the said information was sought.

For how long do the Company keep Personal Information

Company will retain your Personal Information for as long as needed to fulfil the purpose for which it was collected and for any longer period thereafter in order to comply with applicable law. In case a User has withdrawn or cancelled their registration from the Platform, we are obliged under law to retain their Personal Information for a period of one hundred and eighty days after such cancellation. We may retain non-personally identifiable data indefinitely or to the extent allowed by applicable law.

Changes to this Privacy Policy

We may update this Privacy Policy from time to time and shall notify you regarding the Policy. However, you are advised to review this page/policy periodically for any changes. Your continued usage of the Services shall constitute your acceptance of the amended/updated Privacy Policy.

Security Measures

Protecting Your information is our paramount goal. We adopt appropriate data collection, storage and processing practices and security measures to protect against any unauthorized access, alteration, disclosure or destruction of username, password, transaction information or any other information/data stored with Us.

Consent

By Using our Website and by providing Your information, it is assumed that You have provided Your express consent to the collection and Use of the information which is disclosed in accordance with this Privacy Policy, including but not limited to, Your express consent for sharing this information as per this Privacy Policy. We recommend that You do not Use/access and/or continue to Use/access the Website/App if You do not agree to the terms and conditions of this Privacy Policy. We obtain Your consent depending on our relationship with You.

By Using our Website or by providing Your information as mentioned above, it is assumed that You have provided Your express consent to the collection and Use of the information, which is disclosed in accordance with this Privacy Policy, including but not limited to, Your express consent for sharing this information as per this Privacy Policy. We recommend that You do not Use/access and/or continue to Use/access the Website, WAP service or app if You do not agree to the terms and conditions of this Privacy Policy. You have an option to refuse to give Your consent or take back Your consent in a way as specified below:

1. Vendors have the right to choose to terminate the contract or modify the terms of the contract as mutually agreed upon by the Company and the vendor.
2. Partners can drop the decision to become a Partner or after becoming a Partner, request for termination can be made and NOC can be taken from Us with respect to the same.
3. Employee has the option to not join the Company or if the employee has joined the Company, he/she can modify the information submitted to Us.

Data Grievance Officer

In case of any grievance against the Company in regards to the practice of collecting or storing information or any question about applicable law on Information Technology and rules made there under, the name and contact details of the Grievance Officer are provided below:

Name: Nikhil Singh

Designation: Grievance Officer

Email: grievance@microtap.in

Address: A-110, Sector-5, Noida-201301, Uttar Pradesh

For any queries or grievances pertaining to this privacy policy or collection, storage, retention or disclosure of Your information under the terms of this Privacy Policy, You can contact the Grievance Redressal Officer at grievance@microtap.in

Notwithstanding anything mentioned before, we reserve the right to contact You via any mechanisms, not limited to email, SMS, or phone calls, to solicit feedback of Your experience and to provide any additional services that You would be eligible for, either as a customer or as a visitor. We

shall not be held liable for any damages occurring to You as part of feedback solicitation and additional service provision.
