

Privacy Policy for Asego Group Website (“Asego”)

At the Asego website, accessible via www.asegogroup.com, one of our main priorities is the privacy of our visitors. This Privacy Policy document contains details about the types of information that is collected and recorded by Asego and how we use it.

If you have any additional questions or require more information about our Privacy Policy, do not hesitate to contact us.

This Privacy Policy applies only to our activities and is valid for visitors of our website with regards to the information that they shared and/or collect from Asego. This policy is not applicable to any information collected offline or via channels other than this website.

Personal Data & Consent

The guest recognises that the personal data is given to Asego for the purpose of obtaining travel assistance including insurance services. By using our website, you hereby consent to our Privacy Policy and agree to its terms.

Privacy and Security Policy

Maintaining the privacy of your information is important to Asego. This document describes Asego’s current policy on how we collect and use the personally identifiable information ("PII") that you provide through this website. You should read the entire policy document carefully. By continuing to use the Site and when you provide us information, you consent to the Privacy Policy. Occasionally, Asego may revise this Privacy Policy to reflect changes in the law, Asego’s privacy practices, or the features on the Site. Any changes to our use of PII will be reflected in such revised privacy policy as posted on this Site along with the new effective date. Therefore, you should review the Privacy Policy periodically to remain aware of Asego’s current policies and practices.

Please note that this Privacy Policy is not a contract and does not create any legal rights or obligations.

What information do we collect?

More details about the personal information and the reasons why you are asked to provide it will be elaborated to you at the point we ask you to provide your personal information.

If you contact us directly, we may receive additional information about you such as your name, email address, phone number, the contents of the message and/or attachments you may send us, and any other information you may choose to provide.

When you register for an Account, we may ask for your contact information, including items such as: Your name, address, age, telephone numbers, fax numbers, Email address, Credit/debit card number(s), including billing address and expiration dates, Passport number and nationality

We also collect non-PII as described below:

- **Online Purchases**

You provide PII such as name, credit / debit card number, expiry date, address, email address and telephone number to us in order to complete the transaction.

- **Surveys**

Asego may occasionally sponsor optional customer surveys to improve our services. In the surveys, you provide PII and answers to survey questions, both of which we may combine with data collected by cookies and through other means specified in this policy.

- **Automatic Collection**

When you use this website or browse through our Site, our servers may automatically collect non-PII. This non-PII may include your internet protocol (IP) address, IP address of your referral site, country, language, browser type, domain name, access time, and duration of your session.

How do we use the PII you provide?

Asego uses PII collected in conjunction with registration or purchases on our Site to complete transactions, to facilitate, payment card verification & screening, and to otherwise fulfill requests for services. We also use your PII to provide you with a more effective customer experience. In order to do this Asego may process your PII or combine it with other information that we collect or that is publicly available. We use the information we collect in various ways which includes:

- Providing, operating, and maintaining our website
- Improving, personalising, and expanding our website
- Understand and analyze how you use our website
- Developing new products, services, features, and functionalities
- Communicating with you, either directly or through one of our partners, including for customer service, to provide you with updates and other information relating to the website, and for marketing and promotional purposes
- Sending you emails
- Finding and preventing fraud

Partners, Subsidiaries and Third Parties

Asego may share your PII with our partners and its subsidiaries. From time to time, we may engage third parties to process your PII on our behalf. We may also share your PII for the purpose of providing you with services, information or promotional opportunities that may be of interest to you.

When you purchase travel assistance including insurance through Asego that are to be provided by another party (for example, underwriters, third party assistance providers etc.), we may be required to share your PII with such third parties so that the third party can provide the services or products you requested. We may also receive PII about you from third-party providers. We make no warranty,

expressed, implied, or otherwise as to the privacy and data security practices of the third parties referenced in this paragraph.

Emails

Asego uses email addresses to deliver information relevant to our customers. The following are some examples of information or services we provide via email:

Service confirmation mailer, Certificate of Insurance, policy wordings, the introduction of Asego features, Asego partner communications, Asego partner promotions, special promotions for Asego customers, important travel protection related information, updates and surveys. We may also contact you via email for a number of other administrative and marketing purposes. As an Asego customer, you may receive emails about enrolling in a contest or promotion, survey participant or purchaser of travel assistance including insurance on this Site. You may also receive occasional emails about, special offers, new services and other noteworthy news items. Any promotional email sent to you by Asego also contains a link allowing you to opt out of any future emails.

Contact Centre

The contact centre numbers provided on the website or travel assistance including insurance certificate may use your PII to contact you for a number of administrative and marketing purposes including, without limitation for the purposes of special offers and concessions, new services and other noteworthy news items.

Surveys

Asego may use PII as well as the answers you provide to survey questions in combination with information collected from cookies and through other means specified in this policy to improve our services to you. We may contract with third parties to perform surveys. We may use PII that you provide in filling out any surveys to send you information about, without limitation, contests or promotions and other information we feel may be of interest to you. We may also use PII derived from surveys in any of the other ways described by this Privacy Policy.

Cookies

Asego also collects information by using technologies and methodologies that enable tracking, such as "cookies." Cookies are small text files that are placed on your computer when you visit our Site and are stored on your computer by your web browser. These technologies allow us to recognize your computer so that we can pre-fill data forms for you when you go to purchase travel assistance including insurance services or display advertising that may be of interest to you. Cookies can only be read by the domain that placed them on your computer.

Cookies help establish a user session and allow our server to correctly provide Site users with the appropriate information, advertisements and services. We also use cookies to ensure that you obtain the information you request and to authenticate your authority to access the Site. We also use cookies to track the usage of our Site in order to improve the Site according to our customers'

needs. Additionally, cookies allow us to pre-fill certain data fields with your information when you visit the Site to make a purchase, making the Site more convenient for you.

Asego may enter into agreements with third parties to serve advertisements and information to Site users. Asego may use its cookies when working with these companies to provide them information regarding use of the Site or to serve you advertisements when you visit our Site. These companies may use the non-PII about your visit to make available goods and services of interest to you.

In addition, some third-party advertising technology used by Asego to deliver advertisements may employ a separate cookie. This technology uses non-PII about your visits to the Site and the websites upon which we advertise in order to serve ads to you. Web beacons on some pages of our Site, in conjunction with these advertising cookies, enable the third-party advertising technology to recognize a cookie or cookies on your computer when you visit the Site, and to display advertisements that might be of interest to you when you visit the Site.

You may change the settings on your Internet browser to reject cookies at any time, but it will make your use of the Site less convenient.

Domain Names and Internet Protocol Addresses

We aggregate Non-PII such as domain names and IP addresses to measure the number of visits, average time spent on the Site, pages viewed and similar Site usage information in order to improve the Site's content and to better meet our customers' needs and preferences.

Law Enforcement/Legal Processes/Other Uses

Asego may disclose PII to comply with the law or a court order, subpoena or other legal processes, as requested by a governmental or law enforcement authority. We may also disclose PII when we believe in good faith that it is in the interests of aviation security or when we believe in good faith that it is either necessary to protect our property or is otherwise necessary or advisable.

Asego may also disclose PII to any entity with which it merges or to which it sells any assets.

To be governed by and shall be construed in accordance with the laws of the Republic of India and the courts at Mumbai shall have exclusive jurisdiction over all matters arising out of this privacy policy

How do you tell Asego that you don't want to be contacted for promotional purposes?

You may request to be removed from Asego informational and promotional email subscription lists by sending your request to support@asego.in. Any promotional email sent to you by Asego will also contain a link allowing you to opt out of any future emails.

How does this Privacy Policy relate to other websites?

This Privacy Policy covers Internet use, covers only the VFS site and does not cover any other Site. While we make every effort to protect the PII you provide to us, we do not control the policies of other sites (including those we may link to) and the site owners' use of PII you provide to them.

How do we protect the PII that you provide from unauthorized access?

We have established appropriate physical, electronic, and managerial safeguards to protect the PII we collect from unauthorized access, disclosure, improper use of your PII, and maintaining data security. These security measures include using Secure Socket Layer (SSL) that encrypts data that you transmit to the Site.

Although Asego takes reasonable steps to safeguard and to prevent unauthorized access to your PII, it cannot be responsible for the acts of those who gain unauthorized access, and Asego makes no warranty, express, implied, or otherwise, that we will prevent unauthorized access to your PII.

Contact Us

If you have any comments or concerns regarding this privacy policy, please contact:

Asego Group (Corporate Head Office)

Address: 26-A, Madhu Industrial Estate, Pandurang Budhkar Marg, Worli, Mumbai – 400013

Ph: +91 22 2497 5228