

NIC TANZANIA MOBILE APP PRIVACY POLICY

Last updated [October 31, 2021]

National Insurance Corporation (NIC) Tanzania Limited, herein referred to as "NIC", respects the privacy of our users and hence it has made specific Policy with the core intention of protecting privacy of users subscribing to its mobile application. The Privacy Policy describes how NIC collect, use, disclose, and safeguard user's information when using the mobile application (the "Application"). Please read this Privacy Policy carefully, INCASE YOU DISAGREE WITH ITS TERMS PLEASE DO NOT CONTINUE TO USE THE APPLICATION.

NIC reserve the right to make changes to this Privacy Policy at any time and for any reason. We will alert you about any change by updating the "Last Updated" date of this Privacy Policy. You are encouraged to periodically review this Privacy Policy to stay informed of updates. You will be deemed to have been made aware of, will be subject to, and will be deemed to have accepted the changes in any revised Privacy Policy by your continued use of the application after the date such revised Privacy Policy is posted.

This Privacy Policy does not apply to the third-party online/mobile store from which you install the application or make payments. While it is not our intention to include any in-app virtual items which may also collect and use data about you, we are not responsible for any of the data collected by any such third party in the case it is available.

COLLECTION OF YOUR INFORMATION

NIC intends to collect your information through several platforms as will be determined by the type of insurance product inquired or purchased by the client. For the purpose of underwriting risks, provide good services and offering of viable and sustainable insurance policies to its clients, NIC needs to have access to detailed and accurate information of its clients.

We collect demographic, location, and other personally identifiable information (such as your name, phone number, and email address) that you voluntarily give to NIC when purchasing or enquiring about various insurance and related products. We also collect other information such as chat, posting messages in comment sections of our forums, liking posts, sending feedback, and responding to surveys.

Property Data

Particulars and metadata about the property you are insuring, including brand name, serial number, year of manufacture and acquisition, value, etc.

Derivative Data

We may use our servers to automatically collect some of the information when you access the application, such as your native location and IP address. That information is integral to the application to personalize the services we offer to you.

Financial Data

We may collect financial information, such as data related to your payment method (e.g., phone number, valid credit card number, card brand, expiration date) when you purchase or request information about our services from the application. We store only minimal information of financial information that we collect. Otherwise, all financial information is stored by our payment processor, and you are encouraged to review their privacy policy and contact them directly for responses to your questions.

Social Media Permissions

When authorized (upon your consent), the application may access your social media basic account information, including your name, email, gender, birthday, current city, and profile picture URL, as well as other information that you choose to make public. We may also request access to additional permissions related to your accounts, such as friends, check-ins, and likes, and you may choose to grant or deny us access to such information.

Geo-Location Information

We may request access or permission to track location-based information from your mobile device, either continuously or while you are using the application, to provide location-based services. If you wish to change our access or permissions, you may do so in your device's settings.

Mobile Device Access

We may request access or permission to certain features from your mobile device, including your mobile device's [Bluetooth, calendar, camera, contacts, microphone, reminders, sensors, SMS messages, social media accounts, storage,] and other features. If you wish to change our

access or permissions, you may do so in your device's settings.

Mobile Device Data

Upon your consent, we may collect and store device information such as your mobile device ID number, model, and manufacturer, version of your operating system, phone number, country, location, and any other data you choose to provide.

Push Notifications

We may request to send you push notifications regarding your account or the application. If you wish to opt out from receiving these types of communications, you may turn them off in your device's settings.

Third-Party Data

Information from third parties, such as personal information or network friends, if you connect your account to the third party and grant the Application permission to access this information.???

Data from Contests, Giveaways, and Surveys

Personal and other information you may provide when entering contests or giveaways and/or responding to surveys.???

USE OF YOUR INFORMATION

Having accurate information, you permit us to provide you with a smooth, efficient, and customized services? Specifically, we may use information collected about you via the application to:

1. Administer sweepstakes, promotions, and contests.
2. Assist law enforcement and respond to subpoena.
3. Compile anonymous statistical data and analysis for use internally or with the regulator.
4. Create and manage your account.
5. Deliver targeted advertising, coupons, newsletters, and other information regarding promotions and the application to you.
6. Email you regarding your account and our Products.
7. Enable user-to-user communications.

8. Fulfill and manage purchases, quotes, payments, and other transactions related to the application.
9. Generate a personal profile about you to make future visits to the application more personalized.
10. Increase the efficiency and operation of the application.
11. Monitor and analyze usage and trends to improve your experience with the application.
12. Notify you of updates to the application.
13. Offer new products, services, mobile applications, and/or recommendations to you.
14. Perform other business activities as needed.
15. Prevent fraudulent transactions, monitor against theft, and protect against criminal activity.
16. Process payments and refunds.
17. Request feedback and contact you about your use of the application.
18. Resolve disputes and troubleshoot problems.
19. Respond to product and customer service requests.
20. Send you a newsletter.
21. Solicit support for the application.
22. Comply with the legal and regulatory framework of Tanzania.

DISCLOSURE OF YOUR INFORMATION

We may share information we have collected about you in certain situations. Your information may be disclosed as follows:

By Law or to Protect Rights

Release of information about the Client will be done only when responding to legal process, investigation or remedy potential violations of our policies, or to protect the rights, property, and safety. In that case, NIC may only share your information when required by specific law, rule, or regulation. This includes exchanging information with other entities for fraud protection and credit risk reduction.

Third-Party Service Providers

We may share your information with third parties that perform services for us or on our behalf, including payment processing, re-insurance companies, data analysis, email delivery, hosting services, customer service, and marketing assistance.

Marketing Communications

With your consent or an opportunity to withdraw consent, we may share your information with third parties for marketing purposes, as permitted by law.

Interactions with Other Users

Suppose you interact with other users of the application. In that case, those users may see your name, profile photo, and descriptions of your activity, including sending invitations to other users, chatting with other users, liking posts, following blogs.

Online Postings

When you post comments, contributions, or other content to the applications, your posts may be viewed by all users and may be publicly distributed outside the application in perpetuity

Affiliates

We may share your information with our affiliates, in which case we will require those affiliates to honor this Privacy Policy. Affiliates include our parent company and any subsidiaries, joint venture partners, or other companies that we control or that are under common control with us.

Business Partners

We may share your information with our business partners to offer you certain products, services or promotions.

Social Media Contacts

IF YOU CONNECT TO THE APPLICATION THROUGH A SOCIAL NETWORK, YOUR CONTACTS ON THE SOCIAL NETWORK WILL SEE YOUR NAME, PROFILE PHOTO, AND DESCRIPTIONS OF YOUR ACTIVITY.

TRACKING TECHNOLOGIES

Cookies and Web Beacons

We may use cookies, web beacons, tracking pixels, and other tracking technologies on the application to help customize the application and improve your experience. When you access the application, your personal information is not collected through the use of tracking technology. Most browsers are set to accept cookies by default. You can remove or reject cookies, but be aware that such action could affect the availability and functionality of the

application. You may not decline web beacons. However, they can be rendered ineffective by declining all cookies or by modifying your web browser's settings to notify you each time a cookie is tendered, permitting you to accept or decline cookies on an individual basis.

SECURITY OF YOUR INFORMATION

We use administrative, technical, and physical security measures to help protect your personal information. While we have taken reasonable steps to secure the personal information you provide to us, please be aware that no security measures are perfect or impenetrable despite our efforts, and no method of data transmission can be guaranteed against any interception or other type of misuse. Any information disclosed online is vulnerable to interception and misuse by unauthorized parties. Therefore, we cannot guarantee complete security if you provide personal information.

REGARDING YOUR INFORMATION

Account Information

You may at any time review or change the information in your account or terminate your account by:

- Logging into your account settings and updating your account
- Contacting us using the contact information provided below

Upon your request to terminate your account, we will deactivate or delete your account and information from our active databases. However, some information may be retained in our files to prevent fraud, troubleshoot problems, assist with any investigations, enforce our Terms of Use and/or comply with legal requirements.

Emails and Communications

If you no longer wish to receive correspondence, emails, or other communications from us, you may opt-out by:

- Noting your preferences at the time you register your account with the application
- Logging into your account settings and updating your preferences.
- Contacting us using the contact information provided below

If you no longer wish to receive correspondence, emails, or other communications from third parties, you are responsible for contacting the third party directly.

CONTACT US

If you have questions or comments about this Privacy Policy, please contact us at:

[National Insurance Corporation]

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