

## **Privacy Policy**

We, at Passportcard, take your privacy seriously. This Privacy Policy explains how we will use information about you and the steps we take to ensure your information is kept secure and confidential. We follow this Privacy Policy in accordance with local law in the places where we operate.

Please read this Privacy Policy carefully. If you use any of our services, you will be regarded as having read and accepted this Privacy Policy. If you do not accept this Privacy Policy, Please do not use this Website or any of our services.

### **The information we collect**

We collect personal information about you when you provide such information to us in the course of registering for and/or using our Services.

Such information may include the following:

- Your first name and surname, address, gender, date of birth, email address, telephone numbers, national identification number, medical information.
- Transaction information you provide when you request information or purchase a product or service from us, whether on our sites or through our applications, including your postal address, telephone number and payment information.
- Information sent either one-to-one or within a limited group using our message, chat, post or similar functionality, where we are permitted by law to collect this information.
- Location information when you visit our sites or use our applications, including location information either provided by a mobile device interacting with one of our sites or applications, or associated with your IP address, where we are permitted by law to process this information.
- Usage, viewing and technical data, including your device identifier or IP address, when you visit our sites, use our applications on third-party sites or platforms or open emails we send.

Telephone calls that you make to our customer services help line may be monitored and/or recorded. This will help us to train our staff and improve our services to you.

### **Purposes for which we use information about you**

We and other members of the Passportcard Group may use your personal information only for the following purposes:

- to enable you to access and use the Services; and/or
- to personalize and improve aspects of our overall service to you and our other users, as well as carrying out research such as analyzing market trends and customer demographics; and/or
- to communicate with you, including sending you information about products and services which we think may be of interest to you, and sending you annual insurance renewal quotes based on information you previously provided to us if you have requested insurance quotes; and/or
- to process a transaction between you and a third party.

## **Duration of retaining your information**

We shall retain your personal information for a reasonable period or as long as the law requires.

## **Sharing your information**

We will not share your personal information outside Passportcard Group except in limited circumstances where you allow us to share your personal information with other third parties or where sharing such information is required for the purpose of providing you with the Services, such as providing medical assistance by any third parties. You agree that we may need to share your information with our service providers and agents for these purposes.

Where permitted by data protection and privacy law, we may also disclose information about you, or access your account:

- if required or permitted to do so by law; and/or
- if required to do so by any court or any other applicable regulatory, compliance, Governmental or law enforcement agency; and/or
- if necessary in connection with legal proceedings or potential legal proceedings; and/or
- in connection with the sale or potential sale of all or part of our business or the company.

If we reasonably believe false or inaccurate information has been provided and fraud is suspected, details may be passed to the relevant agencies and/or authorities.

## **Keeping you informed of offers and services**

You agree that we and other trusted third parties shall be entitled to advise you via e-mail, post, telephone or by text of products, services and other offers we think may interest you. For example, we may e-mail you letting you know how you could save money by changing products and services.

Whenever you provide us with personal information, we will give you an opportunity to tell us you do not consent to us and others using and sharing your information for marketing purposes. Unless you tell us otherwise, you are consenting to such uses.

Any electronic marketing communications we send you will include clear and concise instructions to follow should you wish to unsubscribe at any time.

Should you no longer wish to be contacted by us, you can advise us at any time by contacting our Customer Services team or by sending an email to [contact@passportcard.com](mailto:contact@passportcard.com).

## **Data Security and Integrity**

The security, integrity and confidentiality of your information are extremely important to us. We have implemented technical, administrative and physical security measures that are designed to protect your personal information from unauthorized access, disclosure, use and modification. From time to time, we review our security procedures to consider appropriate new technology and

methods. Please be aware though that, despite our best efforts, no security measures are perfect or impenetrable.

Several of our insurance plans offer an online enrollment option. We understand your concerns about online security and work closely with our programmers to keep our forms on a highly secure ordering environment so you can enroll in our travel insurance plans with confidence.

We use Secure Socket Layers (SSL), the industry standard in transferring information to process your orders. The SSL encrypts, or translates, your order information into a highly indecipherable code, which is processed immediately. When you are ready to enroll in one of our plans, you will move into the secure area of our site. A warning window may pop up to notify you that you are entering this "safe" area. Once you've entered, the beginning of the page address (URL) will change from *http* to *https*, to let you know you are in a secure area. Also, a key or a closed padlock icon will appear in the lower right corner of most browsers to notify you of this change. You will remain in this secure zone for the purchase process. If one of these icons does not appear, please contact Passportcard.

Our Website contains links to other third party websites. Please be aware that Passportcard is not responsible nor liable to the privacy policies of such third parties websites nor for the content of such websites. You are strongly advised to review the privacy policies of such websites.

### **Third party providers and data privacy**

If you decide to enter into a contract with a third party provider through this Website, the information you have provided to us together with any further information requested by, and supplied by you or us to the third party provider will be held by the provider for the purposes set out in that provider's privacy policy. Therefore, you are strongly advised to read your chosen provider's privacy policy and satisfy yourself as to the purposes for which the provider will use your personal information before entering into the contract. We have no responsibility for the uses to which a provider puts your personal information.

### **Cookies**

A cookie is a very small text file placed on your computer. Cookies help us to:

- a. understand browsing habits on this Website;
- b. understand the number of visitors to this Website and the pages visited; and
- c. remember you when you return to this Website so we can provide you with access to previously saved quotes.

Most cookies are deleted as soon as you close your browser, these are known as session cookies. Others, known as persistent cookies, are stored on your computer either until you delete them or they expire. By using the Service and by using our Website, you consent to us using cookies.

You can choose to block or delete cookies through your browser settings. If you decide to block or delete our cookies, this may affect the performance of our website on your system.

### **Transferring your information abroad**

Information supplied by you to us will only be transferred abroad if so required and permitted in accordance with this Privacy Policy and subject to all applicable laws and regulations. When using or disclosing personal information transferred from the European Union, we abide by the Safe Harbor Principles as set forth by the U.S. Department of Commerce, use standard contract clauses approved by the European Commission, adopt other means under European Union law for ensuring adequate safeguards, or obtain your consent transferring your

### **Changes to this Privacy Policy**

From time to time, we may change this Privacy Policy to accommodate new technologies, industry practices, regulatory requirements or for other purposes.

### **Comments and Questions**

Passportcard respects your right to verify, amend and challenge the veracity of your personal data. If you change your mind about being contacted in the future, or if you would like to discuss any aspects of this Privacy Statement or wish to review your personal data, please email us at [contact@passportcard.com](mailto:contact@passportcard.com).