

	AXA FRANCE VIE – India Reinsurance Branch	
	Privacy Policy	Document No. Privacy Policy
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**AXA FRANCE VIE – India Reinsurance
Branch**

PRIVACY POLICY

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1. **PRIVACY POLICY**

AXA France VIE- India Reinsurance Branch (“**AXA India/we/ us/ our**”) is committed to protecting your personal information and/or sensitive personal data or information. We have created this Privacy Policy to help you understand how we handle and deal with above referred information when you visit AXA India’s web site and/or use our products and services.

1.1 **What personal information or sensitive personal information do we collect?**

1.1.1 Information that allows AXA India to provision desired services and to communicate with you and comply with current legal and regulatory requirements. This information may include but not limited to:

- **Personal Information:** your name, age, gender, date of birth, photographs etc.
- **Contact Information:** your address, telephone numbers, email id etc.
- **Health Information:** your height, weight, illness/diseases, medical test reports etc.
- **Information to conduct our businesses:** statement of accounts, underwriting insurance products, managing and processing insurance claims etc.

1.1.2 In case you do not provide your information or consent for usage of personal information or later withdraw your consent for usage of the personal information so collected, we may discontinue/cancel the services for which, the said information was sought.

1.1.3 We may collect the above information about insurance customers from our business partners who are insurance companies from whom you may have purchased insurance policies.

1.1.4 The above information may also be collected for our employees.

1.2 **How do we use your personal and sensitive personal data or information?**

1.2.1 We hold your personal information and sensitive personal data or information in accordance with applicable laws and regulations in India. We may use your information for lawful purposes connected with our business operations and functions, which include but not limited to:

- a) Processing your request and providing you with services requested;
- b) Dealing with requests, enquiries or complaints and other customer care related activities; and all other general administrative and business purposes;
- c) Address network integrity and security issues;
- d) Carrying out any activity in connection with a legal, governmental or regulatory requirement;
- e) Carrying out activities connected with the running of our business such as personnel training, quality control, network monitoring, testing and maintenance of computer and other systems and in connection with the transfer of any part of our business.

1.3 **How do we share or disclose your personal and/or sensitive personal data or information.**

1.3.1 We may disclose and/or transfer your personal information and/or sensitive personal data or information in cases it is necessary for providing services to you and/or with your consent

1.3.2 We may disclose and/or transfer your information to:

- a) Other companies that provide services directly to you on our behalf or provide services to us by collecting, receiving, processing, storing, dealing or handling your information.
- b) AXA France Vie for claims functions.

1.3.3 We may share your personal information including sensitive personal data or information, without obtaining your prior written consent, with government agencies mandated under the law or for compliance of a legal obligation.

1.4 How do we keep your personal information and sensitive personal data or information?

1.4.1 We shall take reasonable steps to ensure a secure environment protected from unauthorized access, modification or disclosure.

1.4.2 We maintain information pertaining to you in our business records as per current regulatory requirements.

1.4.3 AXA India has comprehensive documented information security policy and procedures in line with international standard to ensure that the information provided by you is reasonably secure.

1.5 For how long will your personal data be retained?

1.5.1 AXA India shall retain your personal information for as long as required to provide you with services or otherwise required under the law.

1.6 Applicability of our group policy

1.6.1 AXA India is a branch office of AXA France Vie and is a part of the AXA group. We follow **and** adhere to all privacy and security principles as laid down by our group entities. The group policy can be accessed here: <https://www.axa.com/en/page/privacy-policy>

1.7 Changes to our Privacy Policy

We reserve the right to update this Policy as necessary from time to time. Please check our website periodically for changes to this Privacy Policy.

1.8 Amendment to the Privacy Policy

This Privacy Policy is subject to amendment from time to time. We reserve the right, at our sole discretion, to modify the terms of this Privacy Policy from time to time in order to ensure compliance with applicable laws (“**Updated Terms**”). The Updated Terms shall be effective immediately and shall supersede the terms of this Privacy Policy. We will notify you of any changes to this Privacy Policy if required by law. You shall be solely responsible for reviewing the Privacy Policy from time to time for any modifications. By continuing to use the AXA India website after the Updated Terms have been published, you affirm your agreement to the Updated Terms.

1.9 Contact information

If you require any information or clarification regarding the use of your personal information or this privacy policy or grievances with respect to use of your personal information, please email our Data Privacy Officer at **sandeep.singh@axa.in**.

1.10 Conditions of use:

1.11 Please note that if you decide to visit our website, your visit and any possible dispute over privacy is subject to the Privacy Policy and other terms of use.