POLICY PARTNERS

Privacy Policy

Welcome to **Policy Partners**. Your privacy is important to us. This Privacy Policy explains how Policy Partners ("Company", "we", "our", or "us") collects, uses, stores, protects, shares, and processes your personal information when you access our website, register as an **Authorized Business Associate (ABA)** or **Franchise Partner (FP)**, submit enquiries, or use our services.

By accessing our website or using our services, you acknowledge that you have read, understood, and agreed to this Privacy Policy.

1. Information We Collect

We may collect the following information:

Personal Information

- Full Name
- Date of Birth
- Gender
- Mobile Number
- Email Address
- Residential Address
- PAN Number
- Aadhaar Number (where applicable)
- Passport or Driving Licence (where applicable)
- Profile Photograph (if submitted)

Business Information

- Occupation
- Business Name
- Franchise Details
- Educational Qualification
- Professional Experience

Financial Information

Where required and legally permitted:

- Bank Account Details
- IFSC Code
- UPI ID
- GST Information (if applicable)
- Commission Payment Details

Technical Information

- IP Address
- Browser Type
- Device Information
- Operating System
- Website Usage Data
- Cookies
- Login Information

2. How We Use Your Information

Your information may be used for the following purposes:

- Processing registrations
- Verifying identity and eligibility
- Customer relationship management
- Business communications
- Training and onboarding
- Commission processing
- Customer support
- Product updates

- Regulatory compliance
- Internal reporting and analytics
- Improving website performance
- Fraud prevention
- Security monitoring

3. Legal Basis for Processing

Where applicable, we process your information:

- With your consent
- To provide requested services
- To comply with legal obligations
- To protect legitimate business interests
- To detect and prevent fraud
- To fulfil contractual obligations

4. Information Sharing

Policy Partners does not sell your personal information.

Your information may be shared only where necessary with:

- Insurance Companies
- Mutual Fund Companies
- Banks and Financial Institutions
- Technology Service Providers
- Payment Service Providers
- Government Authorities
- Regulatory Authorities
- Legal Advisors
- Auditors

Information will only be shared where legally required or necessary for providing our services.

5. Data Security

Policy Partners implements reasonable administrative, technical, and organizational measures to safeguard personal information from unauthorized access, disclosure, alteration, or destruction.

These measures may include:

- SSL Encryption
- Secure Servers
- Password Protection
- Access Controls
- Data Backup Procedures
- Activity Monitoring
- Firewall Protection

No method of electronic storage or internet transmission is completely secure; however, we strive to protect your information using commercially reasonable safeguards.

6. Data Retention

We retain personal information only for as long as necessary to:

- Provide services
- Comply with legal obligations
- Resolve disputes
- Maintain business records
- Meet regulatory requirements

When information is no longer required, it will be securely deleted or anonymized in accordance with applicable laws.

7. Cookies

Our website may use cookies and similar technologies to:

- Improve website functionality
- Remember user preferences

- Analyse website traffic
- Enhance user experience
- Improve security

Users may manage cookie preferences through their browser settings. Disabling cookies may affect certain website features.

8. User Responsibilities

Users are responsible for:

- Providing accurate information
- Maintaining the confidentiality of account credentials
- Promptly notifying us of unauthorized account access
- Keeping contact details up to date

9. Third-Party Services

Our website may contain links to third-party websites or integrate third-party services.

Policy Partners is not responsible for the privacy practices, security, or content of third-party websites. Users should review the privacy policies of those third parties before providing personal information.

10. Your Rights

Subject to applicable law, you may have the right to:

- Access your personal information
- Request correction of inaccurate information
- Request deletion where legally permissible
- Withdraw consent where processing is based on consent
- Request restriction of processing where applicable
- Lodge complaints with the appropriate authority where available

Some rights may be limited where Policy Partners is required by law to retain or process certain information.

11. Children's Privacy

Our website and services are intended for individuals who are **18 years of age or older**.

We do not knowingly collect personal information from children. If we become aware that information from a child has been collected without appropriate authorization, we will take reasonable steps to delete it.

12. Marketing Communications

By registering with Policy Partners, you consent to receive:

- Business Updates
- Product Information
- Training Invitations
- Promotional Offers
- Event Invitations
- Service Notifications
- Business Announcements

Communications may be sent through:

- Email
- SMS
- WhatsApp
- Telephone Calls
- Mobile Notifications

You may opt out of promotional communications where applicable, though we may continue sending important service-related communications.

13. Data Protection

Policy Partners is committed to protecting all customer, business associate, franchise partner, and website user information through appropriate technical, administrative, and organizational safeguards.

All employees, Authorized Business Associates, Franchise Partners, and service providers are expected to maintain the confidentiality and security of personal information.

14. Changes to this Privacy Policy

Policy Partners reserves the right to modify this Privacy Policy at any time.

Updated versions will be published on our website with a revised "Last Updated" date.

Continued use of our website or services after changes become effective constitutes acceptance of the revised Privacy Policy.

15. Contact Us

For any questions, requests, or concerns regarding this Privacy Policy or the processing of your personal information, please contact:

Policy Partners

🌐 Website: **www.policypartners.in**

📧 Email: **info@policypartners.in**

Consent

By using the Policy Partners website or registering as an Authorized Business Associate (ABA) or Franchise Partner (FP), you acknowledge and agree that:

☑ I have read and understood the Policy Partners Privacy Policy.

☑ I consent to the collection, use, storage, and processing of my personal information for legitimate business and operational purposes.

☑ I understand that my information may be shared with authorized service providers, product partners, regulatory authorities, or government agencies where required by law or necessary to provide services.

☑ I understand that Policy Partners may contact me regarding products, services, business opportunities, training, updates, and operational communications.

☑ **I have read, understood, and voluntarily agree to the Policy Partners Privacy Policy.**