

Privacy Policy

Effective Date: [July 1, 2023]

This Privacy Policy outlines the practices and procedures followed by Smart Insurance regarding the collection, use, and disclosure of personal information provided by users of our services and visitors to our website. At Smart Insurance, we are committed to protecting your privacy and ensuring the security of your personal information. By using our services or accessing our website, you consent to the terms and conditions outlined in this Privacy Policy.

1. Information We Collect

1.1 Personal Information: When you interact with Smart Insurance, we may collect personal information that can identify you, such as your name, address, contact information, date of birth, social security number, and other relevant information necessary for providing insurance services. We collect this information when you voluntarily provide it to us during the application or claims process.

1.2 Usage Information: We may collect non-personal information about your use of our website and services. This may include IP addresses, browser type, device identifiers, operating system, and other information related to your interactions with our website or applications.

1.3 Cookies and Tracking Technologies: We may use cookies and other tracking technologies to enhance your experience on our website and improve our services. These technologies may collect information about your browsing behavior, such as pages visited, links clicked, and other actions taken.

2. Use of Information

2.1 Providing Services: We use the personal information collected to provide insurance services, process claims, and communicate with you regarding your policy. This includes underwriting, policy administration, billing, and customer support.

2.2 Improving Services: We may analyze and aggregate non-personal information to improve our services, develop new features, and enhance the overall user experience. This information does not personally identify you.

2.3 Marketing and Communications: With your consent, we may use your personal information to send you promotional materials, newsletters, and other communications about our products and services. You have the option to opt out of receiving such communications at any time.

2.4 Legal Compliance: We may use and disclose your personal information as required by law, regulation, legal process, or governmental request. We may also disclose information to protect our rights, privacy, safety, or property, or that of our users or the public.

3. Data Sharing

3.1 Service Providers: We may share your personal information with third-party service providers who assist us in delivering our services, such as claims adjusters, IT vendors, marketing agencies, and customer support providers. These service providers are contractually obligated to handle your information securely and only use it for the purposes specified by Smart Insurance.

3.2 Business Partners: We may share information with business partners or affiliates when necessary to provide you with requested services or improve our offerings. Any information shared will be subject to the terms and conditions of this Privacy Policy.

3.3 Aggregated Data: We may share aggregated and anonymized information with third parties for statistical analysis, research, marketing, or other purposes. This information does not personally identify you.

4. Data Security

Smart Insurance employs industry-standard security measures to protect your personal information from unauthorized access, disclosure, alteration, or destruction. We regularly review and update our security practices to ensure the integrity of your data.

5. Your Privacy Choices

5.1 Access and Correction: You have the right to access and update your personal information. If you need assistance in reviewing or modifying your information, please contact us using the details provided in Section 7.

5.2 Opt-Out: You have the option to opt out of receiving marketing communications from us. To do so, please follow the instructions provided in the communication or contact us using the details in Section 7.

6. Third-Party Websites

Our website may contain links to third-party websites. This Privacy Policy does not apply to the practices or policies of these third-party websites. We encourage you to review the privacy policies of those websites before providing any personal information.

7. Contact Us

If you have any questions, concerns, or requests related to this Privacy Policy or the privacy practices of Smart Insurance, please contact us at:

Email: support@smartinsurancegh.com

Phone: +233 50 251 4699

+233 24 227 0895

+233 24 464 4974

Address: 113A Mbabane Avenue, East Legon - Accra

8. Changes to the Privacy Policy

Smart Insurance reserves the right to update or modify this Privacy Policy at any time. In the event of significant changes, we will provide notice through our website or other means. Your continued use of our services after such changes indicates your acceptance of the revised Privacy Policy.