

Privacy policy

This privacy policy applies to EM Insurance Brokers Limited ('EMIB', 'we', 'us' or 'our') and explains how EMIB handles your personal information and complies with the requirements of the Data Protection Act 2004 ("DPA") of Mauritius.

Should you have any questions, you may contact us by emailing:

jldargent@eminsurancebrokers.com

How we collect information on individuals

EMIB collects personal information for a range of business purposes from sources such as its clients, customers, employees, contractors and other individuals.

We collect a wide range of information including contact details, roles, business types, related parties and other information that would be necessary for our business.

For clients (existing or prospective) we will collect more detailed information, which includes financial information.

The medium of collection may be through emails, our website, surveys or physical forms and documents either through direct or indirect interaction.

How we deal with and use the personal information

We collect data with a number of purposes which mainly include:

- Provision of services;
- Responding to enquiries and requests;
- Ongoing client relationship;
- Marketing or communication around our products, initiatives and events;
- Reporting and management;
- Recruitment; and
- Any other purpose that would relate to our business

We may use personal information about individuals to market our services, including by email. You may contact our Data Protection Officer through email or by letter addressed at C1-203, Level 2 Office Block C La Croisette Grand Baie MU, 30517.

Disclosure of personal information

EMIB does not routinely disclose personal information to other organisations unless:

- required by law;
- use or disclosure is permitted by this policy;
- we believe it necessary to provide you with a product or service which you have requested or are contracted to;
- to protect the rights, property or personal safety of any member of the public or a customer of EMIB or the interests of EMIB;
- some or all of the assets or operations of EMIB are or may be transferred to another party as part of the sale of some or all of EMIB's business; or
- you give your consent.

We may also share non-personal, de-identified and aggregated information for research or promotional purposes. Except as set out in this policy, we do not sell or trade personal information to third parties, or allow such third parties to use that personal information.

We use a number of partners whether persons or entities for the provision of our service or which service us for the proper running of our business. This means that individuals and organisations outside of EMIB will sometimes have access to personal information held by EMIB and may collect or use it from or on behalf of EMIB.

We require our service providers to adhere to our privacy guidelines and not to keep this information or use it for any unauthorised purposes.

Transfer of information outside Mauritius

Information held by EMIB may be transferred out of Mauritius for any use including storage even in countries without adequate data protection requirements as in Mauritius. EMIB may also transfer information abroad if it uses overseas facilities or contractors to process or back-up its information or to provide certain services to EMIB.

Our commitments to safeguard your privacy, and the information, remains subject to existing confidentiality obligations.

Privacy on our web sites

Cookies may be used on some areas of our websites. EMIB uses cookies to improve the navigational experience of visitors to our websites and to make them easier to use.

If you have any concern about cookies, you may consult us or use available tools to view our websites while maintaining acceptable navigation experience on EMIB websites.

Security of personal information

We may store information electronically and we will allow our partners and staff to use the information for certain specific purposes.

EMIB will endeavour to take all reasonable steps to keep secure any information which we hold about you, whether electronically or in hard-copy, and to keep this information accurate and up to date. We also require our employees and data processors to respect the confidentiality of any personal information held by EMIB.

Access to information

If at any time you want to know what personal information we hold about you, you may contact us in writing or by email.

Corrections and concerns

If you believe that information we hold about you is incorrect or out of date, or if you have concerns about how we are handling your personal information, please contact us and we will try to resolve those concerns.

If you wish to have your personal information deleted, please let us know and we will take reasonable steps to delete it (unless we need to keep it for legal, auditing or internal risk management reasons).

Effect of policy

EMIB reserves the right to change its privacy policy at any time and notify you by posting an updated version of the policy on this website.

The amended policy will apply between us whether or not we have given you specific notice of any change.

EMIB Privacy Commitment

Last Edited 16 March 2021