



CENTURY INSURANCE
A Lakson Group Company

Century Insurance Privacy Policy

Century Insurance Company Limited (“the Company,” “we,” “us,” or “our”) values your privacy. As a leading general insurance provider in Pakistan, we are committed to protecting the personal and sensitive information of our policyholders, claimants, and website visitors. This policy outlines how we collect, use, and safeguard your data in compliance with applicable Pakistani laws and SECP regulations.

1. Information We Collect

To provide insurance coverage and process claims, we collect various types of information:

- **Personal Identification:** Name, CNIC number, date of birth, and gender.
- **Contact Details:** Email address, phone number, and residential or business address.
- **Policy-Specific Data:** Vehicle registration details (Motor), property details (Fire/Property), or travel itineraries (Travel).
- **Financial Information:** Bank account details for premium payments or claim settlements.
- **Sensitive Information:** Medical history or health records (for Personal Accident or Health insurance) and employment details.
- **Technical Data:** IP address, browser type, and cookies collected during your visit to our digital portals.

2. How We Use Your Information

We process your information for the following purposes:

- **Underwriting & Quotations:** Assessing risks to provide accurate insurance premiums.
- **Policy Administration:** Issuing policy documents, renewals, and endorsements.
- **Claims Processing:** Verifying and settling insurance claims efficiently.
- **Compliance & Legal:** Fulfilling statutory requirements under the Insurance Ordinance 2000 and Anti-Money Laundering (AML) regulations.
- **Customer Support:** Responding to inquiries and improving our digital services.

3. Sharing of Information

We do not sell your personal data. However, we may share information with trusted partners to fulfill our services:

- **Reinsurers:** To manage risk on large-scale policies.
- **Service Providers:** Surveyors, workshops, hospitals, and third-party administrators (TPAs) for claim verification.
- **Financial Institutions:** Banks and payment gateways for secure transactions.
- **Regulators:** The SECP, Federal Board of Revenue (FBR), or legal authorities when required by law.

4. Data Security & Retention

We implement industry-standard encryption and physical security measures to protect your data from unauthorized access. In accordance with Pakistani corporate laws, we retain your information for as long as necessary to service your policy or satisfy legal and tax record-keeping requirements.

5. Cookies & Digital Tracking

Our website uses cookies to improve user experience and analyze traffic. You may opt to disable cookies through your browser settings, though this may limit certain functionalities of our online portal.

6. Your Rights

As a customer of Century Insurance, you have the right to:

- **Review & Correct:** Access your personal profile and request corrections to inaccurate data.
 - **Withdraw Consent:** Opt-out of marketing communications at any time.
 - **Inquire:** Contact our grievance officer regarding how your data is being handled.
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