



GEORGIA
INSURANCE PORTAL

PRIVACY POLICY & DELIVERY RETURN POLICY

ECOVER.GE

E-COVER is owned by the LLC "Insurance Broker WeInsure" (ID Code 205250967)
licensed by the LEPL Insurance State Supervision Service of Georgia
(License N012063)

Personal Data Protection Policy

At “Insurance Broker WeInsure”, we comply to the “Law of Georgia on Personal Data Protection” and we are committed to safeguarding the privacy and security of personal data entrusted to us by our customers, employees, and other stakeholders.

This Personal Data Protection Policy outlines our practices regarding the collection, use, disclosure, and protection of personal data that becomes available by the „Insurance Broker WeInsure“ as a result of the use of the remote platform www.ecover.ge

1. Collection and Use of Personal Data:

- We collect personal data only for specified and lawful purposes, and we do so with the consent of the individual whenever required.
- We may use your personal information to communicate with you, to offer you insurance products; to develop marketing activities, to study your behaviors (how you use our products and services); to ensure the effective implementation of the agreement concluded with you and to fulfill obligations provided for by Law.
- Personal data collected includes: name, contact information such as address, phone and e-mail address; identification and passport numbers, financial information, information about insurance products and services selected and provided; technical information and the devices and technology you use; communications information that we obtain from e-mails, letters, and other means of communication concerning you and the third party indicated by you and other relevant details necessary for the provision of our intermediary services.
- We use personal data solely for the purposes for which it was collected, as disclosed to the individual at the time of collection, or for other purposes as dictated by the Georgian Law.

2. Disclosure of Personal Data:

- We do not disclose personal data to third parties except when necessary to fulfill the purposes for which it was collected, with the individual's consent, or as required or permitted by law.
- We share your personal data with the insurance company that will provide you with the insurance product of your choice and with the banking institution/payment service provider through which your insurance premiums will be paid.
- By paying the insurance premiums by card, you agree that your information will be provided to the banking institution/payment service provider. Also, in case of paying insurance premiums in installments, you agree to insurance broker WeInsure instructing the bank to deduct the insurance premium from the bank account provided by you without further consent.
- When sharing personal data with third parties, we ensure appropriate contractual or other safeguards are in place to protect the data.

3. Data Security:

- We implement technical, administrative, and physical security measures to protect personal data from unauthorized access, disclosure, alteration, or destruction.

- Access to personal data is restricted to authorized personnel who require access to perform their job duties.

4. Data Retention:

- We retain personal data only for as long as necessary to fulfill the purposes for which it was collected, or as required by the Georgian law and regulations issued by the LEPL Insurance State Supervision Service of Georgia.
- We do not store your bank card data when you purchase an insurance product with a card. When purchasing an insurance product with a bank card, your card data is processed by the acquirer bank. The security of data transmission through the Internet is ensured by the SSL and the data are protected in line with the international standard PCI DSS within the infrastructure of the bank's processing center. (SSL Certificates Thawte)
- In case of payment of insurance premiums in installments, insurance broker WeInsure is entitled to store your banking details and use them solely for the automatic payment of insurance premiums.
- When personal data is no longer needed, we securely dispose of or anonymize it to prevent unauthorized access.

5. Individual Rights:

- You have the right to access, correct, update, or delete your personal data held by us, subject to legal and contractual restrictions.
- To exercise your rights you can submit your request in written form via e-mail info@ecover.ge indicating in Subject Line "Request related to my Personal Data Protection Policy".
- We respond to such requests promptly and in accordance with the Georgian Laws on Personal Data Protection.

6. Compliance and Accountability:

- We fully comply with the Law of Georgia on Personal Data Protection and other regulations and review and update our practices on monthly bases to ensure ongoing compliance.
- Our employees receive training on data protection principles and their responsibilities under this policy.
- We have designated a Data Protection Officer (DPO) responsible for overseeing our data protection practices and addressing any inquiries or concerns regarding personal data protection.

7. Contact Information:

For inquiries or concerns regarding our Personal Data Protection Policy or the handling of personal data, please contact us info@ecover.ge

Travel Insurance Policy Delivery Policy

This policy outlines the procedures and timeliness for the delivery of our travel insurance policies via web portal: www.ecover.ge. Insurance policies purchased on our website are disseminated in electronic format to the e-mail address specified by customers during the completion of the travel policy application form.

Given that we showcase the premier offers of travel insurance policies from various Georgian Insurance Companies, the processing timing for insurance policies ranges from **1 minute** to a maximum of 1 working day.

When selecting an offer, please, pay close attention to “**Instant**” sign. Policies bearing the “Instant” label will be promptly delivered within 1 minute following successful payment.

Policies lacking the “Instant” label will be delivered no later than 1 working day.

Should the delivery time for our policies elapse, please, do not hesitate to reach out to our customer service department via email at info@ecover.ge or through +995511776766 (WhatsApp, Viber, Telegram)

Return Policy

The insurance policies available through our website are non-refundable even in the event of visa rejection.