

Privacy Policy

This website <https://www.cioins.co.in> (“**Website**”) is operated by the Council for Insurance Ombudsmen (CIO), which has been constituted under the Insurance Ombudsman Rules, 2017. We enable aggrieved policyholders who have been issued insurance policies on personal lines of business, to register a complaint with the Office of Insurance Ombudsman (OIO) (“**CIO /OIO/ We / Us / Entity / Our**”) either through our website or through written communication by e-mail or signed letter. The Website is free to use and access. The Website is operated by the CIO. Grievance Redressal is handled at the various offices of Insurance Ombudsman. The terms of this Privacy Policy are meant to describe the practices of the Entity when it comes to collection, use, possess, processing, storage, disposal, deal, handle, sharing, protection and disclosure of Personal Information (*defined hereinafter*) of a user of the Website (“**User**”). These terms are a part of and incorporated within and are to be read along with the Terms and Conditions of the Website. This page is used to inform and the visitors of the Website regarding CIO’s policies concerning the collection, use, and disclosure of personally identifiable information of anyone using the CIO’s services through the Website (“**Personal Information**”).

This document (“**Privacy Policy**”) is an electronic record in terms of the Information Technology Act, 2000 and rules framed thereunder and the Digital Personal Data Protection Act, 2023(DPDP Act) This document describes the policies and procedures governing the collection, use, disclosure, storage and protection of your Personal Information (*defined hereinafter*) when you use our Website (*defined hereinafter*). Please read these terms carefully before you use the Website or share any Personal Information with us.

These terms, in addition to the Terms and Conditions, govern your use of our website <https://www.cioins.co.in> (“**Website**”).

We are fully committed to respect your privacy and we have taken all reasonable and necessary measures to protect the safety of your Personal Information.

1. Consent

By using the Website, you agree and freely and unambiguously consent to the collection, transfer, use, storage, disclosure and sharing of your Personal Information as described and collected by us in accordance with this Privacy Policy. If you do not agree with the Privacy Policy, please do not use or access the Website.

We do not collect your Personal Information unless such information has been disclosed by you voluntarily while registering with the Website and/or lodging the complaint, including consent for audio/video hearing.

2. To whom does this Privacy Policy apply

This Privacy Policy applies to our Users, and visitors to our Website and extends to any online form, website, or additional service that is integrated or built using the CIO’s Website as well as offline grievance redressal services offered by Us.

3. Information that the Entity collects

In order to provide our grievance redressal and ancillary services, the following data may be collected by Us on a need basis:

- (i) Personal Information in relation to provision of our services including but not limited to personal contact information such as name, address, email address, mobile number and identification details through government/insurer issued identification numbers.
- (ii) KYC particulars, which may include documents viz, Driving License, Passport, etc or any other Official Valid Documents.
- (iii) Necessary insurance policy information with respect to which a complaint or grievance is filed, including but not limited to policy numbers, claim numbers, copies of policy documents, details of the insurance company and beneficiaries, intermediaries or agents (if any), claim forms, correspondence with the insurance company and any other supporting documents, as may be necessary.

- (iv) Sensitive personal data, including but not limited to medical records, medical history, financial information, records and transactions if necessary.

We may collect the Personal Information or employ third party plugins to collate data to improve your website experience and service experience.

You understand and acknowledge that all the personal data that you provide in order to avail our services is completely voluntary and CIO has not solicited any such personal data from you except were marked as mandatory by CIO.

4. Modes of Collection of Data

We and our third-party service providers, collect information about the User to render our services and we may use various methods to collate Personal Information from and about the User including:

- (i) Personal Information collected through complaint submission forms on the Website or offline at the designated Offices of Insurance Ombudsman (OIO), or any other place as may be mutually agreed upon by the User and Entity;
- (ii) Personal Information received through emails, letters, telephonic communications or any other mode of communication by the User;
- (iii) Personal Information received from intermediaries, insurance companies, or other third parties involved in the complaint raised by the User.

5. Purpose of collection of User's information and usage by Us

We will only use the Personal Information of the User in accordance with the applicable laws and for the following purposes:

- (i) **To deliver our services:** We use the User's Personal Information to perform our obligations in delivering our services to the Users. This includes processing and investigation of the complaints from aggrieved insurance policy holders, resolving the complaints filed by policyholders, communications with insurance companies, Regulator, Ministry of Finance and other stakeholders, communications with the User and sending the User updates, alerts, and other communications necessary to provision of the services;
- (ii) To respond to any queries that you may have, and to communicate information to you (collectively referred to as "Purposes").
- (iii) **To comply with legal requirements:** Applicable laws may require us to process User's data for protection of our legitimate interests (or those of a third party) and comply with the extant applicable laws.
- (iv) **According to the User's explicit consent:** For any purpose for which the User declares his/her free, explicit, unambiguous and valid consent under the Privacy Policy and/ or the Terms and Conditions;
- (v) For maintaining User relations;
- (vi) Manage and improve the user experience and
- (vii) Compliance to applicable laws;

6. Whom We (CIO) share the User's information with and why

We may disclose a User's Personal Information in good faith, with the User's consent, when such disclosure is reasonably necessary to provide grievance redressal services, comply with legal or regulatory obligations, protect and defend the rights or property of the Entity, prevent or

investigate potential misconduct related to the Entity's website or services, ensure the personal safety of Users or the public, or protect the Entity against legal claims or liabilities.

The Entity may share the User's Personal Information as detailed below:

- (i) With Insurance companies involved in the complaints raised by the User;
- (ii) With stakeholders which shall inter alia include deputation employees, subject matter specialists, and other contractual personnel engaged with the offices of the Insurance Ombudsman/ CIO on a fixed-term basis;
- (iii) With third-party service providers that help the Entity to deliver the services and allow the Entity to conduct their operations;
- (iv) With regulatory or statutory authorities including but not limited to the Insurance Regulatory and Development Authority of India (IRDAI), Ministry of Finance, or any other government body, authority, Court or tribunal if required, under any applicable law, rule, regulation or order having the force of law or necessary to comply with any legal or regulatory obligation or direction;
- (v) In good faith to safeguard interests of the Users.

7. How the Entity protects the User's information

We have in place physical, electronic and administrative safeguards to protect the User's Personal Information. We take all reasonable measures to protect the personal data from unauthorised access, alteration, disclosure or destruction and secure our computer resource and information contained therein following the reasonable security practices and procedures as prescribed in the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Information) Rules, 2011, the DPDP Act and other applicable laws and ensure secure storage of sensitive personal data (as amended from time to time). We take appropriate technical and organisational measures to guard against any unauthorised or unlawful processing of the Personal Information or any information the User provides us. Employees and contractors with access to personal data are required to complete privacy, information security, and other relevant training on a regular basis. The Entity implements controls to ensure that all personnel comply with applicable information security policies, procedures, and contractual obligations when handling personal data.

8. Grievance Redressal Mechanism for the Privacy Policy

In accordance with the IT Act, DPDP Act and other applicable laws, if the User has any issue with the Entity's Privacy Policy, the User may contact the Entity's privacy policy grievance officer as available on our website www.cioins.co.in.

9. Changes and updates to this Privacy Policy

We may update the Privacy Policy from time to time at our own discretion. Therefore, the User is advised to review the page periodically for any changes. We will notify the User of any changes by posting the amendment to the Privacy Policy on this page. These changes are effective immediately and the User's continued use of the Website, our services or providing us with Personal Information shall signify the acceptance of the terms of the updated Privacy Policy.

10. Governing Law

The Privacy policy shall be governed in accordance with the laws of India and any disputes arising out or in connection with the Privacy Policy shall be subject to the exclusive jurisdiction of Courts in Mumbai

Last modified date: 16.04.2026