

2020



Data Protection Policy

POLICY OWNER
RISK AND COMPLIANCE MANAGER

Document History

Revision History

Revision Date	Version	Summary of Changes	Policy Reviewer
June 2020	1.0	Initial draft	Legal Manager
June 2020	1.1	Amendments from Risk department	Risk and Compliance Manager
June 2020	1.2	Amendments from Audit department	Internal Audit Manager

Approvals

This document requires the following approvals.

Name	Title	Approval Signature	Date of Approval
Mr. Ben J. Ndegwa	Chief Executive Officer		20/7/2020



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1. Introduction

Geminia Insurance Company Ltd includes the Company and Geminia Life Insurance Company, affiliate companies or agents, contractors or third parties contracted by Geminia. We are all committed to ensuring your privacy and personal information is protected. The document that referred you to this notice (for example, your insurance policy) shall set out details of the information Geminia Insurance Company Ltd is processing; it is the data controller of your personal information and is responsible for complying with data protection laws. For the purposes of this Data Protection Policy, references to "we" or "us" shall refer to Geminia Insurance Company Ltd.

This Data Protection Policy should be brought to the attention of any party who is included in our Policy, where they have given us consent to act on their behalf.

By providing your personal information or the personal information of someone included in your policy, you acknowledge that we may use it only in the ways set out in this Data Protection Policy. We may provide you with further notices highlighting certain uses we wish to make of your personal information.

From time to time we may need to revise this Data Protection Policy. Changes may be as the result of government regulation, new technologies, insurance industry initiatives, or other developments in data protection laws or privacy generally. You should check the Geminia website periodically to view the most up to date Data Protection Policy. Any changes will become effective when we post the revised Policy.

2. Our Data Protection Principles

This Data Protection Policy tells you what data we collect, why we collect it and what we do with it. You can also find information on the controls you have to manage your data within these pages.

When we collect and use your personal information, we ensure we safeguard it properly and use it in accordance with our privacy principles set out below:

Our Protection Principles

1. Personal information you provide is processed fairly, lawfully and in a transparent manner;
2. Personal information you provide is collected for a specific purpose and is not processed in a way which is incompatible with the purpose for which Geminia collected it;
3. Your personal information is adequate, relevant and limited to what is necessary in relation to the purposes for which it is processed;
4. Your personal information is kept accurate and, where necessary, kept up to date to fulfil the purpose for which it was collected;
5. Your personal information is kept no longer than is necessary for the purposes for which the personal information is processed;
6. We will implement high level of data security that is appropriate to the risks presented by the nature and processing of personal data, the availability and quality of the necessary equipment, the cost and the operational feasibility;
7. Our data security measures are to protect personal data against the risk of accidental or unlawful/illegitimate destruction, loss, alteration, unauthorized disclosure of, or access to, personal data.
8. We will only transfer your personal information to another country or an international organization outside the Kenya territory where we have taken the required steps to ensure that your personal information is protected. Such steps may include placing the party we are transferring information to under contractual obligations to protect it to adequate standards and having sought the Data Commissioner's authority to consent to transfer your data;
9. Geminia Insurance Company Ltd does not sell your personal information and we also do not permit the selling of customer data by any companies/ third parties who provide services to us.

3. Geminia's Data Protection declaration

Your personal information can help us give you a better, more personalized service. Securing that data is our responsibility. We are a responsible organization and adhere to all requirements of the Data Protection Act 2019.

Geminia's mission is to help you, our customers, live your lives with more peace of mind by protecting your family, your property and your assets against risks. Doing so involves the collection of data so that we understand the nature of these risks that we cover for you, and that we may provide you with the right products and services to meet your needs.

Today's world is one in which the amount of available data is growing exponentially. Ultimately, this allows us to enhance your experience through tailor-made protection, more relevant information and simplified, efficient procedures.

We believe that protecting your personal information is essential when seizing these opportunities. This is why we considered it important to share with you the principles that will guide us with regard to the treatment of personal information.

3.1 Our Commitment to Safeguard Personal information

We know that respecting the confidentiality of personal information is critical to preserving your trust and therefore have developed security procedures and we use a range of organizational and technical security measures designed to protect your personal information from unauthorized use or disclosure.

3.2 Our Commitment in Respect to the Use of Personal information

We provide you with up-to-date prevention and protection solutions, through an in-depth and well-informed understanding of the risks you face. To do this, we collect your personal information and use it in compliance with data protection laws.

We have restricted access to client files to authorized employees who must abide to our Code of Conduct. Where sales agents, service providers and third parties are used in the course of collecting, processing and storage of data; we vet and execute Non-Disclosure Agreements (NDA) to ensure safety and maintain confidentiality

Our customers often entrust us with sensitive personal information in connection with insurance coverage we provide to them -both at the time of their initial subscription and during the term of their coverage. We view ourselves as custodians of this data and do not sell it to third parties outside Geminia. We may market products jointly with other companies in cases where we believe there is a unique or compelling value proposition for our customers.



3.3 Our Commitment to Dialogue and Transparency

As a leading insurance company, we play a proactive role in public policy and regulatory debates around personal information protection.

These are our continuing commitments to you. We will keep pace with future developments surrounding Data Protection to adapt them to your evolving needs.

4. How do we collect your personal information?

Whilst there are a number of ways in which we collect your personal information, the two main ways in which we might collect personal information about you are from information you give us yourself, and from information we ask other people or organizations to avail to us. Information you disclose to us could include what is derived from conversations we have on the phone, what you have written on an application form or if you post something on one of our forums. We might also collect information about you from other people and organizations, such as medical professionals and credit agencies, or by checking databases, such as the electoral register. Please see below, a list of ways we collect your personal information:

We collect personal information directly from you:

- via enquiry, registration, proposal forms and claim forms;
- via feedback forms and forums;
- when you purchase any of our products or services;
- when you fill out a survey, or vote in a poll on our website;
- through quotes and application forms;
- via our telephone calls with you, which may be recorded;
- when you provide your details to on our online portals;

We also collect your personal information from a number of different sources including:

- directly from an individual or employer who has a policy with us under which you are insured, for example you are a named driver on your employer's motor insurance policy;
- directly from an employer who funds a policy that we administer where you are a beneficiary;
- from social media, in particular when fraud is suspected; and
- from other third parties including:
 - your family members where you may be incapacitated or unable to provide information relevant to your policy;
 - medical professionals and hospitals;
 - aggregators (such as price comparison websites);
 - third parties who assist us in checking that claims are eligible for payment;
 - third parties such as companies who provide consumer classification for marketing purposes e.g. market segmentation data; and
 - third parties who provide information which may be used by Geminia to inform its risk selection, pricing and underwriting decisions.

We may collect information about your use of our services and about the device you use to access a Services, including: the pages you request and visit on our website; the posts

you submit on social media; information on your interaction with other users; information obtained in the course of maintaining or supporting the Services; information about your internet use, such as your IP address, the URLs of sites from which you arrive or leave the Services, your type of browser, your operating system, your internet service provider; and, if you access the Services via your mobile device, we may also collect information about your mobile provider, IMSI, IMEI and type of mobile device.

We (and our data processors) use different technologies to collect this information, including cookies and web beacons. Cookies are small data files stored on your hard drive or in device memory that help us improve our Services and your experience, see which areas and features of our Services are popular, and count visits. Web beacons are electronic images that may be used in our Services or emails and help deliver cookies, count visits, and understand usage and campaign effectiveness.

For more information about cookies and how to disable them, please visit <https://www.allaboutcookies.org/>.

4.1 Advertising and analytics services provided by others

We may allow others to provide analytics services and serve advertisements on our behalf across the web and in mobile applications, to enhance our services. These entities may use cookies, web beacons, device identifiers and other technologies to collect information about your use of the Services and other websites and applications, including your IP address, web browser, mobile network information, pages viewed, time spent on pages or in apps, links clicked, and conversion information. This information may be used by us and our data processors to, among other things, analyse and track data, determine the popularity of certain content, deliver advertising and content targeted to your interests on our Services and other websites, and better understand your online activity.

For more information about interest-based ads, or to opt out of having your web browsing information used for behavioral advertising purposes, please visit this page

Your device may also include a feature (“Limit Ad Tracking” on iOS or “Opt Out of Interest-Based Ads” or “Opt Out of Ads Personalization” on Android) that allows you to opt out of having certain information collected through apps used for behavioral advertising purposes.

5. What personal information do we collect?

We might collect personal information, such as your contact details, information about your bank or credit cards. The information we collect depends on which product or service you are interested in for example if you are interested in obtaining car or travel insurance, we will collect information about the car you drive or where you are planning to travel to and for life or medical insurance, we may ask you about you or your families' medical history. Please note, in certain circumstances we may request and/or receive "sensitive" personal information about you. For example, we may need access to health records for the purposes of providing you with a life policy or processing claims, or details of any court judgments for the purposes of preventing, detecting and investigating fraud. Please see below for a more detailed list of personal information we collect.

The information that we collect will depend on our relationship with you. Where other people are named in your policy, we may ask you to provide the information below in relation to those people too, if this is relevant to your insurance.

Where Geminia is the data processor/controller of your personal information we may collect the following about you:

1. Personal information

- contact details such as name, email address, postal address and telephone number
- details of any other persons included in the policy where they are named on your policy and the relationship to you as policyholder
- Identification information such as your date of birth, marital status, national identification, passport and driving license number, KRA PIN etc.
- financial information such as bank details, credit card details and information obtained as a result of our credit checks
- information relevant to your insurance policy such as details about your vehicle, property, previous policies or claims, recent damage, information about your travel plans, destination, planned activities and dates of travel
- information relevant to your claim or your involvement in the matter giving rise to a claim
- information about the nature of your business and commercial assets
- details of bankruptcies and other financial sanctions
- your marketing preferences

2. Sensitive personal information

- details of your current or former physical or mental health
- details concerning your marital status
- details regarding criminal offences, including alleged offences, criminal proceedings, outcomes and sentences (previous criminal convictions, bankruptcies and other financial sanctions).

6. How do we use your personal information?

We mainly use your personal information to provide you with an insurance policy or benefits and to provide you with the right services based on your situation. So, if you have a problem, we make sure the right network of providers and specialists are in place and we can also update you quickly on the progress and cost of your claim. However, there are a number of other reasons why we use your personal information; please see below a more detailed list of how we use your personal information.

We may process your personal information for a number of different purposes and these are set out in more detail in the below sub-sections. Under data protection laws we need a reason to use and process your personal information and this is called a legal ground. We have set out below the main reasons why we process your personal information and the applicable circumstances when we will do so. When the personal information we process about you is classed as sensitive personal information (such as details about your health or criminal offences) we must have an additional legal ground for such processing, or where appropriate, we apply a specific exemption for Insurance purposes.

- Processing is necessary in order for us to provide you with an insurance policy and services, such as assessing your application and setting you up as a policyholder, or beneficiary, administering and managing your insurance policy or benefits, providing all related services, providing a quote, handling and paying claims and communicating with you. In these circumstances, if you do not provide such information, we will be unable to offer you a policy or process your claim.
- We may use back up storage which is chosen to ensure efficiency and improved performance through up to date technology both within or outside the country.
- Where we have a legal or regulatory obligation to use such personal information, for example, when our regulators, the Insurance Regulatory Authority, (IRA), the Retirement Benefits Authority (RBA) and other laws that stipulate we maintain certain records of any dealings with you.
- Where we need to use your personal information to establish, exercise or defend our legal rights, for example when we are faced with any legal claims or where we want to pursue any legal claims ourselves.
- Where we need to use your personal information for reasons of substantial public interest, such as investigating fraudulent claims and carrying out checks on fraud, credit and anti-money laundering.
- Where we have a specific legal exemption to process sensitive personal data for insurance purposes. This exemption applies where we need to process your information as an essential part of the insurance cover, for example health data.
- Where you have provided your consent to our use of your personal information. We will usually only ask for your consent in relation to processing your sensitive personal information (such as health data) or when providing marketing information to you

(including information about other products and services). This will be made clear when you provide your personal information. If we ask for your consent we will explain why it is necessary. Without your consent in some circumstances, we may not be able to provide you with cover under the policy or handle claims or you may not be able to benefit from some of our services. Where you provide sensitive personal information about a third party we may ask you to confirm that the third party has provided his or her consent for you to act on their behalf.

- Where we have appropriate legitimate business need to use your personal information such as maintaining our business records, developing and improving our products and services, all whilst ensuring that such business need does not interfere with your rights and freedoms and does not cause you any harm.
- Where we need to use your sensitive personal information such as health data because it is necessary for your vital interests.
- Send you technical notices, general updates, goodwill messages, security alerts, and support and administrative messages (such as changes to our terms, conditions, and policies) and to respond to your comments, questions, and customer service requests;
- Receive and respond to your submissions on the Services such as queries on website, web portal applications and mobile applications, social media and submissions to Customer Service Contacts;
- Permit you to participate in voluntary polls and surveys (we may use third parties to deliver incentives to you to participate in such polls and surveys, and you may be required to provide your contact details to the third party in order to fulfil the incentive offer);
- Communicate with you about products, services, and events offered by us, and provide news and information we think will be of interest to you;
- Monitor and analyses trends, usage, and activities in connection with our Services;
- Develop new products and enhance current products;
- Carry out any other purpose described to you at the time of collecting information.

7. Who do we share your personal information with?

We might share your personal information with two types of organizations - affiliate companies of Geminia Insurance Company Limited and other third parties outside the Group. For further details of disclosures, please see below. We will not share any of your personal information other than for the purposes described in this Data Protection Policy. If we share anything outside the Group, it will be kept strictly confidential and will only be used for reasons that we have described, by reinsurers/service providers.

7.1 Who might we disclose your personal information to?

1. Disclosures within our company

In order to provide our services your personal information is shared with other subsidiary and affiliate companies of Geminia Insurance Company Limited. Your personal information might be shared for our general business administration, efficiency and accuracy purposes or for the prevention and detection of fraud.

2. Disclosures to third parties

We also disclose your information to the third parties listed below for the purposes described in this Data Protection Policy. These might include:

- Your relatives or, guardians (on your behalf where you are incapacitated or unable) or other people or organizations associated with you such as your insurance broker or your lawyer.
- Where you have named an alternative contact (such as a relative) to speak with us on your behalf. Once you have told us your alternative contact, this person will be able to discuss all aspects of your policy (including claims and cancellation) with us and make changes on your behalf.
- A Geminia recommended garage or panel beater or your designated garage or panel beater.
- Our insurance partners such as brokers, other insurers, reinsurers or other companies who act as insurance distributors
- Other third parties who assist in the administration of insurance policies such as another Insurance Company if there has been an accident which requires a claim to or from that Insurance Company
- We may share the personal information of any persons named on the policy with third parties to obtain information which may be used by Geminia to inform its risk selection, pricing and underwriting decisions
- Fraud detection agencies and other third parties who operate and maintain fraud detection registers

- The police and other third parties or law enforcement agencies where reasonably necessary for the prevention or detection of crime
- Passing information to a third party for the purpose of validating your No Claims Discount (NCD) entitlement and this may be made available to other insurers
- Our third party services providers such as IT suppliers, actuaries, auditors, lawyers, marketing agencies, research specialists, document management providers, doctors, assessors, investigators and tax advisers
- Other suppliers, providers of goods and services associated with this insurance and/or to enable us to deal with any claims you make like: Loss Adjusters, Car Hire Companies,
- Customer satisfaction survey providers
- Financial organizations and advisers
- Your healthcare practitioner
- Debt collection agencies and credit reference agencies
- Other insurers for the purpose of obtaining a claim contribution where there is another insurance covering the same loss, damage, expense or liability
- Selected third parties in connection with the sale, transfer or disposal of our business.

Disclosure of your personal information to a third party outside of the Geminia will only be made where the third party has agreed to keep your information strictly confidential and shall only be used for the specific purpose for which we provide it to them.

We may also disclose your personal information to other third parties where:

- We are required or permitted to do so by law or by regulatory bodies such as where there is a court order, statutory obligation: or
- We believe that such disclosure is necessary in order to assist in the prevention or detection of any criminal action (including fraud) or is otherwise in the overriding public interest; or
- Exemptions under the Data Protection Act allow us to do so

Where we make a transfer of your personal information outside Kenya, in all cases where personal data is transferred to a country which is deemed not to have the same standards of protection for personal data as Kenya or more, Geminia will ensure Appropriate Safeguards have been implemented to ensure that your personal information is protected where standards are not the same or similar to those standards within Kenya. Such steps may include placing the party we are transferring personal information to under contractual obligations to protect it to adequate standards. Occasionally, there may also be some circumstances where we are required to transfer your personal information outside Kenya and we shall rely on the basis of processing it being necessary for the performance of your contract; for example, where you have a travel insurance policy and we need to contact you when you are on holiday.

8. How long do we keep records?

In most cases, we will keep your information for at least seven years as required by law after our relationship with you ends but it will vary depending on what data we hold, why we hold it and what we are obliged to do by our Regulators or the law.

We keep your personal information for as long as reasonably necessary to fulfil the relevant purposes set out in this Data Protection Policy and in order to comply with our legal and regulatory obligations. In some instances, we will minimize personal data; or de-identify data to use for statistical or analytical purposes, this activity is undertaken in accordance with Data Protection laws.

The time period we retain your personal information will differ depending on the nature of the personal information and what we do with it. How long we keep personal information is primarily determined by our regulatory obligations.

9. Your Rights

You can ask us to do various things with your personal information. For example, at any time you can ask us for a copy of your personal information, ask us to correct mistakes, change the way we use your information, or even delete it. We will either do what you have asked, or explain why we cannot -usually because of a legal or regulatory issue.

You have the following rights in relation to our use of your personal information.

a. The right to access your personal information

You are entitled to a copy of the personal information we hold about you and certain details of how we use it. There will not usually be a charge for dealing with these requests. Your personal information will usually be provided to you in writing, unless otherwise requested.

b. The right to rectification

We take reasonable steps to ensure that the personal information we hold about you is accurate and complete. However, if you do not believe this is the case, please contact us by using the details shown in your documentation and you can ask us to update or amend it.

c. The right to erasure:

In certain circumstances, you have the right to ask us to erase your personal information, for example where the personal information we collected is no longer necessary for the original purpose or where you withdraw your consent. However, this will need to be balanced against other factors, for example according to the type of personal information we hold about you and why we have collected it, there may be some legal and regulatory obligations which mean we cannot comply with your request.

d. Right to restriction of processing:

In certain circumstances, you are entitled to ask us to stop using your personal information, for example where you think that the personal information we hold about you may be inaccurate or where you think that we no longer need to process your personal information.

e. Right to data portability:

In certain circumstances, you have the right to ask that we transfer any personal information that you have provided to us to another third party of your choice. Once transferred, the other party will be responsible for looking after your personal information.

f. Right to object to direct marketing

You can ask us to stop sending you marketing messages at any time. Please see the Marketing section for more information.

g. Right not to be subject to automated-decision making:

Some of our decisions are made automatically by inputting your personal information into a system or computer, the criteria is determined by our underwriting team and the decision is then calculated using certain automatic processes rather than our employees directly making those decisions. We make automated decisions in the following situations:

- **Deciding your premium**

We use the personal information that you and others provide to us about you, your family, property, where you live, your policy claims history, and other non-personal information such as garage repair costs or hospital costs to determine your premium and eligibility. The price also depends on the products you have chosen to purchase.

- **Fraud prevention**

Geminia Insurance uses automated anti-fraud filters that check against lists of people known to have undertaken fraudulent transactions and will reject those applicants on the basis they are likely to defraud the company.

- **Assessing your application**

We may use scoring methods to assess your application, to verify your identity and determine finance charges, for example;

- When you join Geminia you will either do so on a personal policy or under a group scheme. We may collect information directly from you, from/via your partner, your parents or employer. Depending on the type of scheme, we may collect health information at the start, as well as personal information such as your date of birth and address. Depending on the type of scheme/policy Geminia may use the personal and sensitive information in order to assess the price and determine any exclusions we need to apply.
- Examples of information used by our systems to do this include: your age, your residential area, your lifestyle (e.g. do you smoke cigarettes) and your medical history. If you do not consent to us processing sensitive information in this way, we may be unable to assess your application or offer you cover, alternatively we may only be able to offer you types of policies that do not require us to have that information at the start. The automated decision making carried out by Geminia during the application is internal, and we do not share the results of this with third parties.
- Geminia Insurance uses individual credit information about you provided to us by third parties in order to assess your suitability for insurance and the price we offer to you. The information used to assess your insurance risk includes: verification of your residence at address via bills and electoral roll, historic payment behavior on financial products, prior insolvency and any prior court judgements.

You have a right not to be subject to automated decision-making in the circumstances described above and where automated decision-making used in the assessment of your application or fraud prevention, you can contact us to request that any declined decision is reconsidered. If you want to opt out of automatic decision-making, let us know, although in some circumstances it may mean we can't offer you a quote or policy as some automated decisions are necessary to provide your insurance policy.

h. The right to withdraw consent:

For certain uses of your personal information, we will ask for your consent. Where we do this, you have the right to withdraw your consent for further use of your personal information. Please note in some cases we may not be able to process your insurance if you withdraw your consent.

i. The right to lodge a complaint

You have a right to complain to the Data Protection Commissioner at any time if you object to the way in which we use your personal information.

You can make any of the requests set out above using the contact details provided to you in your policy documentation. Please note that in some cases we may not be able to comply with your request for reasons such as our own obligations to comply with other legal or regulatory requirements. However, we will always respond to any request you make and if we can't comply with your request, we will tell you why.

In some circumstances exercising some of these rights will mean we are unable to continue providing you with cover under your insurance policy and may therefore result in the cancellation of the policy. You will therefore lose the right to bring any claim or receive any benefit under the policy, including in relation to any event that occurred before you exercised your right, if our ability to handle the claim has been prejudiced. Your policy terms and conditions set out what will happen in the event your policy is cancelled.

j. Children Rights

All our Services provided for children align to the data protection requirements for Minors. These include consent provided by the child's parent/guardian and age verification. All products taken for children have to be through an adult as the principal or policy holder. If you have reason to believe that a child has provided personal data to us, please contact us and we will endeavor to delete that information from our databases.

k. Anti-Money Laundering and Countering Financing Terrorism (AML/CFT) Procedures

Geminia uses automated AML/CFT check against international and local sanction lists and will reject those applicants on the basis that they may be involved in illegal activities.

10. Marketing

You are in control of how we use your personal information for marketing. We will only contact you if you have agreed to it. Then, we might use your information to tell you about products and services that could interest you. But we do not use your personal information for our online ad campaigns - you will need to check your browser or social media settings to avoid seeing these.

We may share information between Geminia's departments to inform you of other products and services that may be of interest to you or members of your family, but we will only do this where you have provided your consent. You can always change your mind by contacting us using the details shown in your documentation and telling us you no longer wish to be contacted.

We are committed to only sending you marketing communications that you have clearly expressed an interest in receiving. If you wish to unsubscribe from emails or messages sent by us, you may do so at any time by following the unsubscribe instructions that appear in all emails or messages. Otherwise you can always contact us using the details set out in your documentation to update your contact preferences. In such circumstances, we will continue to send you service related (non-marketing) communications where necessary.

We would like to keep you informed, from time to time about relevant products and services. We may do this by mail, email, telephone or other electronic methods such as text message. In order to help us get to know you and identify what products and services may interest you we obtain information about you from other sources inside and outside Geminia for example, companies who provide consumer classification and market segmentation data for marketing purposes.

From time to time we may run specific marketing campaigns through social media and digital advertising that you may see which are based on general demographics and interests. Individual personal information is not used for these campaigns. If you do not want to see any campaigns then you will need to adjust your preferences within social media settings and your cookie browser settings.

We will also share information that we collect about you for marketing within Geminia, if you give us permission to do so. If you change your mind you can let us know by adjusting your choice.

Please note that we may retain any data provided to us on our websites for a limited period, even if you do not complete your quote. The information may be used to enquire as to why you did not complete your quote or for us to better understand your needs but only if you have agreed for us to contact you.

11. Links to other websites

Our Website may contain links to other websites. Please note that Geminia is not responsible for the privacy or information security practices of other websites. You should carefully review the applicable privacy and information security policies and notices for any other websites you click through to via the Services. This Notice applies solely to your personal data collected by the Services.

12. Acceptance

Your use of our services signifies that you agree to waive your material privacy rights. You also agree not to hold Geminia liable for use of your personal data from the services as envisaged herein. Your use of the Services signifies your consent to allowing Geminia to disclose personal data as envisaged herein. You agree not to hold Geminia liable for any disclosure of such information.

13. Download a copy of the Data Protection Policy

To download a full copy of this Data Protection Policy in PDF format, please visit our website:

<https://www.geminia.co.ke/>

Contact us on:

Please feel free to contact us in case of any queries, complaints or any other feedback.

You can reach our Compliance Manager on:

Email: customer.experience@geminia.co.ke | Call: +254 20 2782000

Facebook: [Geminia Insurance Company Limited](#) | Twitter: [@Geminia Kenya](#)

Or visit us at any of our offices countrywide.

Geminia Insurance Company Limited is regulated by the Insurance Regulatory Authority (IRA) and a member of the Association of Kenya Insurers (AKI)