

الوطنية للتأمين
Wataniya Insurance



Privacy Policy

About this Privacy Policy

At Wataniya, we prioritize the protection of your personal data and are committed to complying with the Personal Data Protection (PDP) laws of Saudi Arabia. This policy outlines how we collect, use, store, and protect your personal information. By using our website, you agree to the terms of this policy.

“Personal Data” means any information relating to an identified or identifiable individual. An identifiable individual is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, identification number, location data, online identifier or one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that individual.

1. Consent to the Privacy Notice

By using our website, you acknowledge that you have read, understood, and agreed to the terms of this Privacy Policy. Wataniya has the right to refuse to provide insurance services if you do not provide the required data.

2. Personal Data Processor

We ensure that Personal Data disclosed to Wataniya is collected and processed according to the principles and regulations of the Personal Data Protection Law (PDPL), and only authorized and qualified persons can access your data. In case of any data breach, you will be notified and provided with the needed information about the breach.

3. Collection of Personal Data and Disclosure

3.1. We only collect personal data that is relevant and necessary for our business operations and services.

3.2. Personal data may include the following mandatory data (but not limited to): Name, Contact Information, Email Address, National ID or Iqama, Date of Birth. Moreover, any additional information you provide voluntarily.

3.3. We obtain your personal data directly from you or through your interaction with our website.

3.4. If Personal Data is corrected, completed or updated, Wataniya shall notify such amendment to all the other entities to which such Personal Data has been transferred and make the amendment available to such entities.

3.5. It is not permissible to copy official documents where Data Subjects are identifiable, except where it is required by law, or when a competent public authority requests copying such documents pursuant to the Regulations.

3.6 Your Personal Data will not be transferred, disclosed or processed outside the Kingdom.

4. Use and Processing of Personal Data

4.1 We only collect Personal Data directly from you and we may only process Personal Data for the purposes for which they have been collected and used solely for the purposes for which it was collected.

4.2 We may collect Personal Data from a source other than you “the Data Subject” and may process Personal Data for purposes other than the ones for which they have been collected in the following situations:

- With your explicit consent.

- If the personal data is publicly available or collected from a publicly available source.
- Where we are required or permitted to do by law or is required for security purposes or to satisfy judicial requirements.
- If the collection or processing of personal data is necessary to protect health or safety of a particular individual or individuals.
- If the data has not been recorded or stored in a way that reveals the identity of the individual.
- The Processing serves actual interests of the data subject, but communicating with the data subject is impossible or difficult.
- Personal Data Collection is necessary to achieve legitimate interests of the Controller, without prejudice to the rights and interests of the Data Subject, and provided that no Sensitive Data is to be processed.

4.2 On processing your personal data we depend on:

- Your explicit consent, and you have the right to withdraw your consent **except if:**
 - There is Contractual obligation, or;
 - Legal obligation
 - In case of legitimate interests, public interest, or official authority

4.3. Your personal data may be used to provide you with our services, respond to inquiries, improve our website, and send you relevant information.

4.4 We will only use your personal information for marketing purposes if you provide us with your explicit consent. By providing your consent, you acknowledge that we may use your personal information, such as your name, email address, or phone number, to send you promotional materials, newsletters, updates, and other marketing communications. You have the right to withdraw your consent at any time by contacting us.

4.5 We respect your preferences and understand that you may not wish to receive marketing communications from us. If you do not wish to receive such communications, you can exercise your right to opt-out by unsubscribing from our mailing list, by contacting our customer support. Once you opt-out, we will no longer use your personal information for direct marketing purposes unless required by law or for essential communication related to our services.

5. Data Retention and Deletion

5.1 We retain your personal data for the duration necessary to fulfill the purposes outlined in this policy, or as required by applicable laws.

5.2 Your personal data is destroyed without delay when no longer necessary needed.

5.3 We have the right to retain information even after the purpose for which it was collected has been met, in the following two cases:

- If the data is essential to a legal matter and must be retained for that purpose, it will be destroyed after the matter is resolved.
- If the personal data is closely related to a case pending with a judicial authority and its retention is required for this purpose, in which case it is destroyed after the completion of the judicial proceedings.

6. Data Storage and Security

6.1 We implement appropriate technical and organizational measures to ensure the security and confidentiality of your personal data.

6.2 Your personal data is stored on secure servers and accessed only by authorized personnel.

7. Data Sharing

7.1 We do not share your personal data with third parties unless required by law or with your explicit consent. Any disputes arising out of or in connection with this Data Protection Policy, including but not limited to disputes regarding the collection, processing, storage, or disclosure of personal data, shall be subject to the exclusive jurisdiction of the courts of the Kingdom of Saudi Arabia. The competent courts shall be those within the jurisdiction where our organization is located, as determined by the applicable laws of Saudi Arabia.

7.2 Wataniya prioritize the secure transfer of personal data across borders if required. Our policy emphasizes stringent safeguards and legal mechanisms to ensure that data is protected to the same standard as within our geographical borders. By adhering to this policy, we underscore our commitment to maintaining data integrity and safeguarding individuals' privacy, regardless of data's physical location.

8. Your Rights

8.1 You have the right to request to correct, view, or delete your personal data held by Wataniya, subject to any legal obligations by contacting us on email (PDP@wataniya.com.sa).

8.2 You may withdraw your consent for the processing of your personal data at any time, where applicable and except in the cases mentioned in section 4 of the policy.

8.3 You have the right to update your own personal data that is collected and stored by our organization by contacting our customer support team.

8.4 To exercise your rights or if you have any questions or concerns regarding the handling of your personal data, please contact us using the details provided in this policy.

9. Your Responsibilities

9.1 You are responsible for ensuring that all personal data you provide to us is accurate, complete, and up-to-date. If your information changes, you must update it promptly.

9.2 Should there be any changes to your personal data, it is your responsibility to notify us and update your information as soon as possible.

9.3 You must keep your account credentials, such as passwords, secure and confidential. Please notify us immediately if you suspect any unauthorized access to your account.

10. How to Update Your Information

To update your personal data you can contact us via email (PDP@Wataniya.com.sa) or via our website (<https://www.wataniya.com.sa/client-care-center>)

11. Cookies and Tracking Technologies

9.1 We may use cookies and similar technologies to enhance your browsing experience on our website.

9.2 These technologies collect non-personal data, such as your IP address and browser type, to improve our website's functionality.

12. Children Personal Data Protection

Wataniya upholds the highest standards of protection for children's data, as per regions regulatory compliances. Our policy encompasses obtaining explicit parental consent, minimizing collected data, ensuring robust data security measures, empowering data subject rights, and maintaining age-appropriate transparency. By adhering to these principles, we are committed to fostering a secure and trustworthy environment for children's data within our operations.

13. Updates to the Policy

10.1 We may update this policy periodically to reflect changes in our practices or legal requirements.

10.2 We encourage you to review this policy regularly to stay informed about how we protect your personal data.

14. Warranties

11.1 We warrant that we will implement appropriate technical and organizational measures to protect the personal data collected and processed by our organization. These measures will be designed to ensure the confidentiality, integrity, and availability of the data and to prevent unauthorized access, disclosure, alteration, or destruction of personal information.

11.2 We warrant that we will comply with all applicable data protection and privacy laws and regulations in the jurisdiction(s) where we operate. This includes but is not limited to compliance with the NDMO & SDAIA Standards as well as the Personal Data Protection Laws of Saudi Arabia, and any other relevant legislation. We will ensure that any personal data collected and processed by our organization is done so lawfully and in accordance with the rights of the data subjects.

11.3 We warrant that we will be transparent in our data processing practices and provide clear and concise information to individuals about how their personal data is being collected, used, disclosed, and retained. We will provide individuals with notice regarding the purposes for which their data is being processed, the legal basis for processing, and any third parties with whom their data may be shared. Additionally, we will provide individuals with mechanisms to exercise their rights under applicable data protection laws, such as the right to access, rectify, erase, restrict processing, and object to the processing of their personal data.

15. Applicable Laws and Competent Courts

This Data Protection Policy and any processing of personal data conducted by our organization shall be governed by and interpreted in accordance with the laws of the Kingdom of Saudi Arabia, specifically the Personal Data Protection Law (if applicable) and any other relevant legislation pertaining to data protection and privacy.

16. Contact Information

If you have any questions, concerns, or requests regarding our Privacy Policy or the handling of your personal data, please contact us at: PDP@wataniya.com.sa

Effective Date: 15/08/2024