

# Privacy Policy

*Last Updated: January 2025*

## 1. Introduction

This Privacy Policy explains how QTach (operated by Prost Insurance Technologies Private Limited, hereinafter referred to as "we," "us," or "our") collects, uses, maintains, discloses, and protects your personal information when you use our website, mobile applications (iOS and Android), and related services (collectively, the "Services").

By using our Services, you agree to the collection and use of information in accordance with this Privacy Policy. If you do not agree with this policy, please do not use our Services.

## 2. Information We Collect

### 2.1 Information You Provide Directly

We collect information you voluntarily provide when you register, use our Services, or communicate with us, including: name, email address, phone number, mailing address, date of birth, government-issued identification numbers (for insurance purposes), payment and billing information (credit/debit card numbers, bank account details), insurance policy details and preferences, and any other information you choose to provide.

### 2.2 Information Collected Automatically

When you use our Services, we automatically collect: device information (device type, model, operating system, unique device identifiers), log data (IP address, browser type, access times, pages viewed, referring URL), location data (with your consent, for location-based services), usage data (features used, interactions within the app), and cookies and similar tracking technologies.

### 2.3 Information from Third Parties

We may receive information from insurance partners and providers, payment processors (Razorpay), analytics providers, and advertising networks (non-personally identifiable information only).

## 3. How We Use Your Information

We use the collected information to: provide, maintain, and improve our Services; process insurance quotes, applications, and policies; process payments through our payment partner (Razorpay); communicate with you about your account, policies, and our Services; send promotional communications (with your consent); personalize your experience; ensure security and prevent fraud; comply with legal obligations; and respond to your inquiries and provide customer support.

## **4. How We Share Your Information**

We may share your information with: insurance companies and partners (to process your applications and policies), payment processors (Razorpay, for transaction processing), service providers (who assist us in operating our Services), corporate affiliates (for business operations), and legal authorities (when required by law or to protect our rights).

**WE DO NOT SELL YOUR PERSONAL INFORMATION TO ANY THIRD PARTY.**

## **5. Third-Party Services**

### **5.1 Payment Processing**

We use Razorpay for payment processing. When you make a payment, your payment information is collected and processed directly by Razorpay according to their privacy policy. We do not store your complete credit/debit card details on our servers.

### **5.2 Analytics**

We use analytics tools to understand how users interact with our Services. These tools may collect information about your device, usage patterns, and other diagnostic data.

## **6. Data Storage and Security**

We implement appropriate technical and organizational security measures to protect your personal information against unauthorized access, alteration, disclosure, or destruction. These measures include encryption of data in transit and at rest, secure server infrastructure, regular security assessments, and access controls and authentication mechanisms. However, no method of transmission over the Internet or electronic storage is 100% secure, and we cannot guarantee absolute security.

## **7. Data Retention**

We retain your personal information for as long as necessary to provide our Services, comply with legal obligations, resolve disputes, and enforce our agreements. When your data is no longer needed, we will securely delete or anonymize it.

## **8. Your Rights and Choices**

You have the right to: access, update, or delete your personal information; opt-out of marketing communications; withdraw consent for data processing (where applicable); request a copy of your data in a portable format; and lodge a complaint with a data protection authority. To exercise these rights, contact us at [support@qtach.in](mailto:support@qtach.in).

## **9. Cookies and Tracking Technologies**

We use cookies and similar technologies to enhance your experience, analyze usage, and deliver personalized content. You can manage cookie preferences through your browser settings. Disabling cookies may affect certain features of our Services.

## **10. Children's Privacy**

Our Services are not intended for children under 18 years of age. We do not knowingly collect personal information from children. If we become aware that we have collected personal information from a child without parental consent, we will take steps to delete that information promptly.

## **11. International Users**

Our Services are primarily operated from India. If you access our Services from outside India, please be aware that your information may be transferred to, stored, and processed in India where our servers are located and our central database is operated.

## **12. Changes to This Privacy Policy**

We may update this Privacy Policy from time to time. We will notify you of any material changes by posting the new Privacy Policy on this page and updating the "Last Updated" date. We encourage you to review this Privacy Policy periodically for any changes.

## **13. Account Deletion**

You may request deletion of your account and associated personal data at any time by contacting us at support@qtach.in or through the account settings in our app. Upon receiving your request, we will delete your personal information within 30 days, except for data we are required to retain for legal, regulatory, or legitimate business purposes.

## **14. Additional Disclosures for California Residents**

If you are a California resident, you have specific rights under the California Consumer Privacy Act (CCPA), including the right to know what personal information we collect, the right to delete your personal information, the right to opt-out of the sale of personal information (note: we do not sell personal information), and the right to non-discrimination for exercising your privacy rights.

## **15. Consent for Communications**

By using our Services and providing your contact details, you authorize Prost Insurance Technologies Pvt. Ltd. to send you information, alerts, SMS messages, calls, and other communications related to our Services and products you have opted for. This authorization is valid for 30 days and applies regardless of whether your number is registered with the National Do Not Call Registry (NDNC) or listed in the National Customer Preference Register. You may opt-out at any time by contacting us.

## **16. Contact Us**

If you have questions, concerns, or complaints about this Privacy Policy or our data practices, please contact us:

**General Support:** +91 6364334343 / [support@qtach.in](mailto:support@qtach.in)