

Privacy Policy



Privacy Policy

FAL Insurance Brokerage is committed to protecting the privacy of its clients and website visitors by complying with the regulations of the Insurance Authority (IA) and all relevant supervisory bodies in the Kingdom of Saudi Arabia.

This notice explains how we collect, use, and process users' personal data, and outlines their rights concerning such data.

By accessing or using the FAL Insurance Brokerage website or its services (such as submitting an inquiry or complaint), you agree to this Privacy Policy. If you do not agree, please stop using the website.

Acknowledgment

By using this website, I hereby consent to FAL Insurance Brokerage collecting and processing my personal data related to inquiries and complaints in accordance with the laws and regulations in force in the Kingdom of Saudi Arabia.



Scope

This policy applies only to FAL Insurance Brokerage's official website and its digital channels for inquiries and complaints.

The website may contain external links for informational or service purposes. FAL Insurance Brokerage is not responsible for the content or security standards of such external websites.

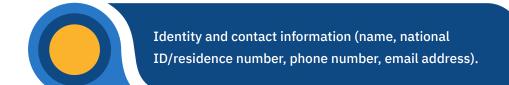


Cookies and Tracking Technologies

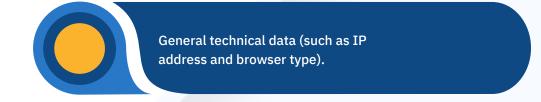
We use cookies and similar technologies to improve your browsing experience, analyze website usage, and personalize content. You can configure your browser to decline cookies; however, this may limit certain features of our website.

Data Collected by FAL Insurance Brokerage

We collect only the necessary data to process user requests, including:







FAL Insurance Brokers may collect financial or personal data directly submitted by the user or received through authorized third parties, in accordance with applicable data protection laws.



Links to Other Websites

- Our website or marketing communications may contain links to external websites beyond our control. Once you leave our website or marketing email, FAL Insurance Brokers is not responsible for the content, privacy practices, or protection of any information you provide to those external sites.
- We advise you to review the Privacy Policy of any linked website before sharing your information.



How Data Is Collected

- 1 Directly entered by the user through the inquiries and complaints form.
- 2 Through user communication via phone, email, or other designated support channels.

Your data is used exclusively for the following purposes:

Receiving and processing user inquiries and complaints.

Communicating with users for responses and follow-up.

Complying with IA or other regulatory requirements.

Improving our client care services.



Data Sharing

FAL Insurance Brokerage does not sell or share user data with unauthorized third parties. Data may only be shared with:

The Insurance Authority or other regulatory entities when requested.

Authorized technical support providers, bound by strict confidentiality agreements.

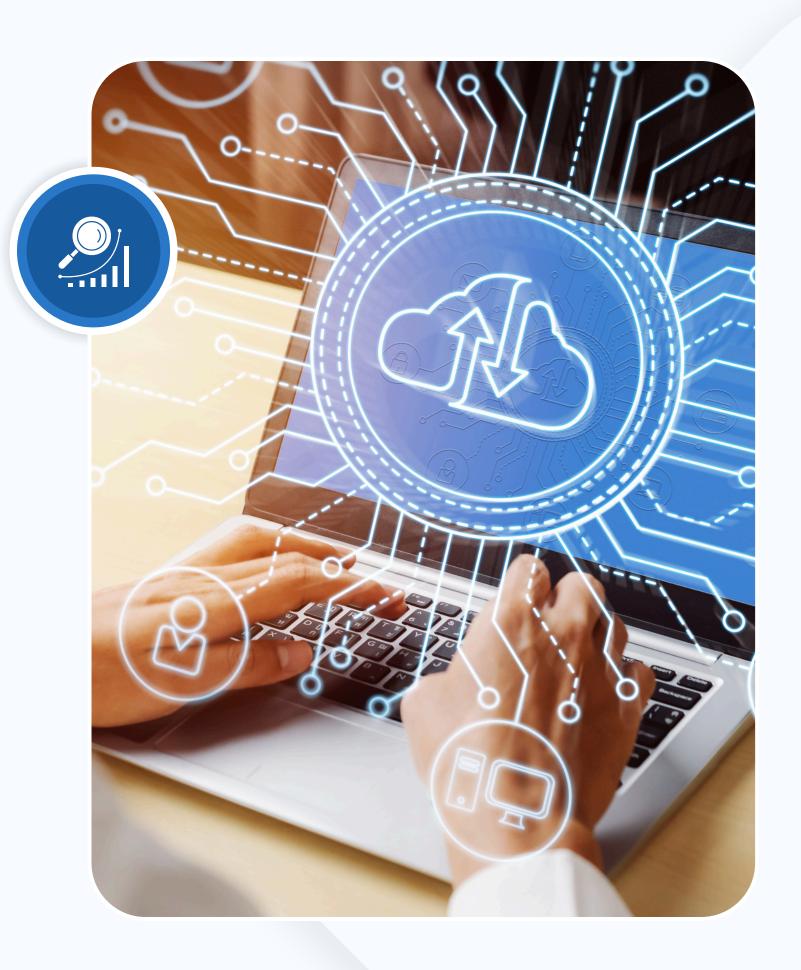
Data Retention



FAL Insurance Brokerage retains users' personal data for as long as necessary to process their requests, and for no less than ten (10) years after the end of the relationship, or as required by law.



Data is securely deleted or anonymized once its purpose is fulfilled unless legal obligations require retention.



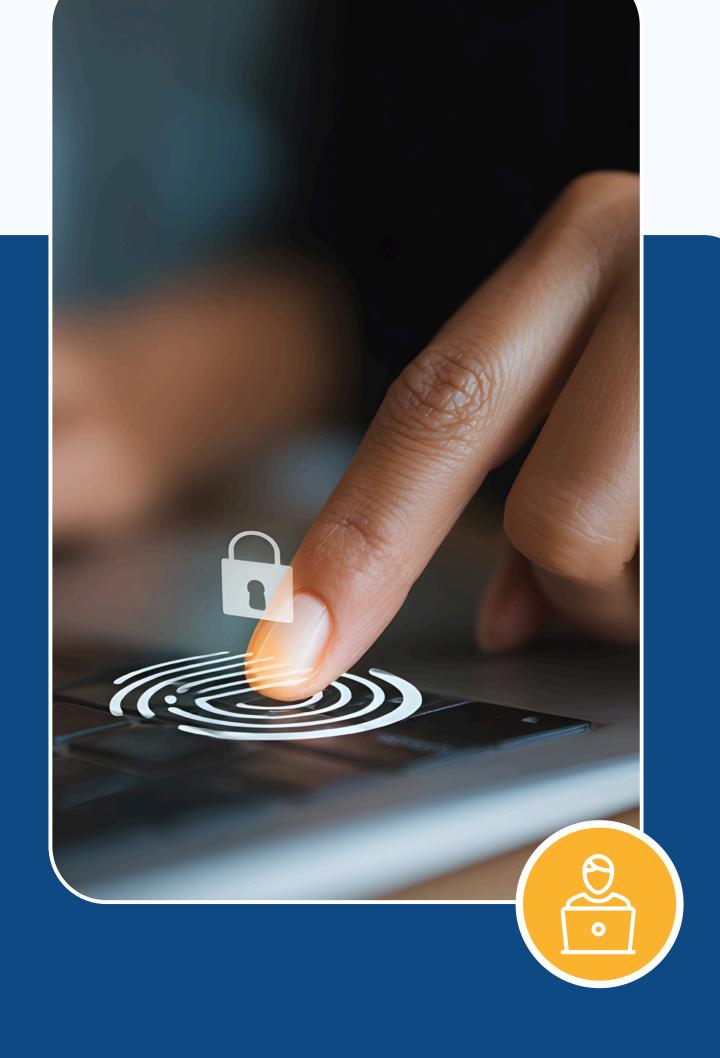
User Rights

Each user has the right to:

- Access their personal data held by FAL Insurance Brokerage.
- Request a copy of their personal data.
- Correct or update their personal data.
- Withdraw consent for data processing (unless prevented by legal requirements).
- Request deletion of their data once its purpose has been fulfilled.
- To exercise these rights, users may contact:

privacy@falbrokers.com

All requests are handled within 30 days of receipt.



Data Protection

FAL Insurance Brokerage implements technical and organizational measures to protect user data, including:



- Security monitoring and audits.
- Encryption for sensitive information.
- Periodic information security reviews.



Data Breach

In the event of a personal data breach:

The Insurance Authority (IA) • will be notified within 72 hours.

All incidents are logged. for internal review and continuous improvement.

Affected users will be informed if their data was directly impacted, with details of the corrective actions taken.

Minors' Privacy

Users under 18 years of age may not submit inquiries or complaints without parental or legal guardian consent.





Policy Updates

This Privacy Policy may be updated from time to time. Updates will be posted on the website, and continued use after updates constitutes implied acceptance.

Governing Law

This Policy is governed by the laws of the Kingdom of Saudi Arabia, the regulations of the Insurance Authority (IA), the Personal Data Protection Law (PDPL), and the NDMO guidelines.

Any disputes shall be resolved by the competent courts and judicial bodies in Saudi Arabia.



Intellectual Property

All rights related to the design, logo, and content published on the FAL Insurance Brokerage website are owned by the company. Unauthorized use may result in legal action.



www.falbrokers.com

Contact Us



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