

Confidentiality and Personal Data Protection Policy

SANCOR COOPERATIVA DE SEGUROS LIMITADA and/or any of the companies of SANCOR SEGUROS GROUP (hereinafter referred to as SANCOR SEGUROS), is the holder of the Web Sites www.sancorseguros.com, www.gruposancorseguros.com and others sites (hereinafter referred to as the Site) and it is responsible for the files which are generated with the data of personal character provided by users through these sites.

All the personal data compiled with the use you do shall be treated in conformity with the "Confidentiality and Personal Data Protection Policy" of Sancor Seguros Group.

SANCOR SEGUROS guarantees the privacy and confidentiality of the Data of Personal Character provided by its holders (hereinafter referred to as "the Holder of Personal Data") in conformity with Section 43, 3rd paragraph of the National Constitution, in the Act N° 25.326 of Protection of Personal Data in the Decree N° 1558/2001 and in the Provision 11/2006 of the National Directorate of Personal Data Protection.

The use of this site and/or the habilitation of a User Account by the Holder of Personal Data import the approval of the Confidentiality and Protection of Personal Data Policy. If he does not agree with it, he shall not use this Site or ask for the cancellation of his user account.

Field of Application

The "Confidentiality and Protection of Personal Data Policy" of Sancor Seguros Group applies only to this Site and to the companies' sites of SANCOR SEGUROS GROUP, but not to the sites of third parties to which users get access through links. SANCOR SEGUROS in these cases suggests them to get information about the adopted policy in each of these sites.

The access to the links of any other site or page shall be their responsibility and SANCOR SEGUROS is exempt from any responsibility of the damage which this relation may cause.

Type of Gathered Information

1. SANCOR SEGUROS could get anonymous information about the visits to this page. Anonymous information is that information which cannot be associated to a concrete and identified user, such as the date and time of access to the site, the consulted sections, etc.
2. SANCOR SEGUROS reserves the right to demand the creation of a user account to get access to certain services and contents and to subordinate its habilitation to the provision of certain personal data of the user.
The users who choose to register shall provide precise and complete information about their personal data.

Once they are accepted as a registered User of this site they shall choose a user name and a single password, they shall take the necessary precautions so that their user name and their password is private, they shall not allow that third parties use their user account and they shall disconnect from the site when they have finished the session so as to avoid its use by not authorized people. They are responsible for the damages which may derive from the Non-fulfillment of the previous obligations.

The personal data gathered from the registered users are only those provided free and voluntarily by the Holder of Personal Data at the moment or after the creation of the user account. SANCOR SEGUROS shall not store personal data of the site users which is not provided in such a way.

For the purpose of keeping a written evidence or something similar of the holder's consent of the personal data before the habilitation of the user account, he is required to give conformity by clicking in the button that says "I accept the Confidentiality and Protection of Personal Data Policy" of Sancor Seguros Group.

3. Any type of information, except for personal data or information, that users transmit to SANCOR SEGUROS through this page, e-mail or through any other way, including data, questions, comments or suggestions, shall be treated as non confidential information and shall belong to SANCOR SEGUROS. This information, except for personal data or information can be used for any purpose including: reproduction, request, access, transmission, publication and spreading. SANCOR SEGUROS can use freely any idea, concept, technical knowledge or technique contained in any communication you send to SANCOR SEGUROS through this site or through any other means for any purpose, including the development and marketing of products.

4. SANCOR SEGUROS under no case will register the so called sensible data of the web page users. Sensible data are those personal data which reveal the racial and ethnical origin, the political opinions, the religious, philosophical or moral convictions, the trade union affiliation or information concerning the health or the sexual life of its users.

Use of the Information and Treatment of Personal Data

SANCOR SEGUROS will use the collected data with the aim of keeping the users informed about its products and services, to provide in a more efficient way the services that the users ask for, to answer immediately inquiries about the state of the contracted policies with the Company, to inform the payment state of the insurance premiums, the characteristics of the contracted coverage option, the people assigned as the policy beneficiaries, the reported accidents or the accident rate of policies, to make online insurance quotes, to confirm the receipt of documents, to send tariff information and reminders of products and services of our Company, etc.

In the future, perhaps we will use this site so that users could print the payment receipt of the premiums, to send a digital version of their policies, etc, and even, to carry out sale operations of them.

SANCOR SEGUROS guarantees to users which do not agree with the purposes for which data is collected or with some of the purposes for which it will be used in the future, from which they will be duly informed, the right to eliminate them from the data base.

SANCOR SEGUROS shall not reveal the information provided to any external organization, unless it has the previous authorization of the customer and/or it is required by law or by resolution of a competent authority.

Notwithstanding the foregoing, we reserve the right to share their personal information with the sole purpose of developing our operations as usually with: third parties, if necessary for the provision of insurance services, such as to the supplier of mail delivery, researchers, etc; any of the affiliates or companies of Sancor Seguros Group; government authorities, when it is requested by them by virtue of some legal regulation or when it is compulsory for us to sent it, if it is so determined by law.

SANCOR SEGUROS guarantees that it shall not sale, rent, transfer or cede the personal data of its clients or visitors to third parties without their expressed consent.

Right of Access, Rectification and Elimination of the Registered Data

SANCOR SEGUROS allows the Holder of Personal Data, previous accreditation of his identity, to request and obtain information about his personal data included in his registries, within ten working days from the request, in conformity with Section 14, Subsection 3 of the Act 25.236 of protection of Personal Data.

SANCOR SEGUROS also guarantees to the Holder of Personal Data the right to obtain the rectification, update and, when it corresponds, the elimination of personal data of which he is the holder, which are included in his data bank and it guarantees the rectification, elimination or update of them in a maximum period of five working days of having received the claim from the data holder or of having noticed the mistake or falseness.

In compliance with the regulation 10/2008 of the National Directorate of Personal Data Protection it is known that:

The Holder of Personal Data has the faculty to exercise the right of free access to them in intervals no inferior to six months, unless a legitimate interest is accredited for such purpose, according to Section 14, Subsection 3 of the Act N° 25.236.

The rights of data access and rectification shall be exercised through: Registered Letter addressed to SANCOR COOPERATIVA DE SEGUROS LIMITADA - Legal Counsel- Av. Independencia 333 - (2322) - Sunchales – Province of Santa Fe or through an email to habeasdata@sancorseguros.com.

If SANCOR SEGUROS fails to comply with this obligation within the mentioned term, it habilitates the action exercise of personal data protection or of habeas data provided in the Act 25.236 of Personal Data Protection.

The National Directorate of Personal Data Protection, a Control Body of the Act N° 25.236 has the power to attend the reports and claims which interpose in relation to the non compliance to the norms about the protection of personal data. For more information please go to the National Directorate of Personal Data: www.jus.gov.ar/datos-personales.aspx, in the link “Exercise your Rights”.



Ministry of Justice, Security and Human Rights

National Directorate of Personal Data Protection
National Registry of Data Base

LEGAL REPRESENTATIVE - RENEWAL 2010

SANCOR SEGUROS could deny the access, rectification or the elimination of registered personal data only for the purposes provided in the Act of protection of Personal Data.

Security Level and Responsibility

SANCOR SEGUROS commits to make its best efforts taking the available technology in order to protect and keep safe, according to the proper protection levels, the personal information you enter. For that, it has adopted security measures which protect such information.

Notwithstanding the foregoing, taking into account that security measures on the Internet are not impregnable, absolute security cannot be guaranteed. In this way, SANCOR SEGUROS is not responsible for any damage and/or benefits received by the Holder of Personal Data or any other third party which may be damaged in this sense.

Jurisdiction and Applicable Legislation

This agreement about the treatment of personal data of the web site users of Sancor Seguros Group is governed by the laws of the Argentine Republic.

Any dispute or claim which may arise in relation to it, including any dispute about the validity, interpretation, enforceability or non compliance shall be exclusively resolved by the Ordinary National Justice referring the Commercial issue of the City of Buenos Aires, Argentine Republic.

“Google remarketing” to the “Policy of Confidentiality...” of Sancor

“Google Remarketing”

SANCOR SEGUROS uses “Google Remarketing,” a service offered by Google for Internet ads. With this purpose, the information of your surfing habits, during your visit to our web page is collected anonymously and stored by “cookies” (which remain in your computer during 30 days). You can deactivate the use of “cookies” of Google by clicking in the Google Privacy Center. For more information on this Google technology, please see the Google Privacy Policy.

Provide publicity through the service of Google Adwords: When you access the web page of SANCOR SEGUROS, a cookie of Google Adwords is installed in the User’s computer. This cookie will be used to show advertising, text ads, graphics or videos, to the Users who have previously visited our web page.

Under NO circumstance does such cookie store personal information of Users. It only stores information about the visited sites or interests shown by web surfing.

If you want to disable our cookies or the ones of Google Adwords, you can access the Ads Preferences Manager or you can also disable the use of cookies of third parties.

About cookies: Like most of the companies that operate through Internet sites, SANCOR SEGUROS uses cookies to enhance the users experience in the web. Under no circumstance can SANCOR SEGUROS use these cookies to personally identify users/clients, and these cookies cannot damage your system or files.

What are cookies? A cookie can be defined as a text file that a web server sends to your browser from the moment you access it. The cookie or text file is implanted in the hard disk of your PC, incorporating information related to the user. Once your browser ends a session, the cookie implanted in the hard disk of your PC stops working. It is important to remember that our web site will be able to remember the information related to your preferences until the moment in

which the session of your browser ends (if the cookie is temporal) or until the moment in which it is definitely removed from your system.

Your browser only allows web servers to access to cookies, and to the information contained in them, as long as they have implanted them in the hard disk of your PC, and not to those transferred by other web sites. In any case, under no circumstance can cookies contain more information than the one provided voluntarily by the user; in addition, they are unable to invade the hard disk of your PC and to surreptitiously send personal or any other kind of information to our web site. If you want to disable our cookies or the ones of Google Adwords you can access the Ads Preferences Manager or you can also disable the use of cookies (by **SENDING A MESSAGE TO USUARIOS@SANCORSEGUROS.COM**) see the technical viability of this.

In no case can our cookies be run as codes or include virus in their texts.

Cookies from third companies: SANCOR SEGUROS is not responsible for cookies installed by third parties in the hard disk of your PC.

The use made by third parties shall be subject, when applicable, to their own privacy policies and not to the Privacy Policy of SANCOR SEGUROS.