




PRIVACY POLICY


Get emergency assistance:

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Official social networks:

 <https://ektatraveling.com>

 [ektatravelingcom](https://www.facebook.com/ektatravelingcom)

 info@ektatraveling.com

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 [ektatraveling](https://www.linkedin.com/company/ektatraveling)

 [ektatraveling](https://twitter.com/ektatraveling)

Last Updated: December 2025

Website: <https://ektatraveling.com/>

1. Introduction

At **Aura Global FZ-LLC** (operating as the website administrator for **Ekta Traveling**), we are committed to protecting and respecting your privacy. We acknowledge our obligations as a Data Controller and are dedicated to complying with applicable data protection laws, including the **General Data Protection Regulation (EU) 2016/679 ("GDPR")**.

This Privacy Policy explains how we collect, use, process, and store your personal data when you use our website or purchase insurance products.

2. Who Are We? (Data Controllers)

To provide you with travel insurance, your data is processed by two distinct entities:

A. The Insurance Agent & Website Operator: Aura Global FZ-LLC

Address: S18W1121, Shed No.18 - Al Hulaila FZ, Al Hulaila Industrial Free Zone, RAK, United Arab Emirates

License No: 47007883

Tax Registration Number (TRN):104120401500001

Email: info@ektatraveling.com

We manage the website, facilitate the purchase, and handle customer support. We act as a **Data Controller** regarding your purchase transaction and website usage.

B. The Insurer: IC "EIG" LLC

Address: Hamchako, Mutsamudu, The autonomous island of Anjouan, Union of Comoros

License: L15921/EIG

EIG LLC is responsible for underwriting the risk and issuing the policy. We share necessary data with them to generate your coverage. They act as a Joint Controller regarding the issuance and management of the insurance policy.

3. What Personal Data Do We Collect?

We collect only the data necessary to provide travel insurance services and ensure legal compliance. This includes:

Identity Data:First name, last name, date of birth, passport number, and passport validity.

Contact Data: Email address and mobile phone number

Transaction Data: Policy details, application reference number, and payment confirmation.

Payment Data: Please note that we do not store your full credit/debit card details. Payments are processed via a secure third-party payment gateway compliant with PCI-DSS standards.

Technical Data: IP address, browser type, device information, and cookies. Data: Email address and mobile phone number

4. The Lawful Basis for Processing

Under GDPR and applicable international privacy laws, we rely on the following legal bases to process your data:

Performance of a Contract: We cannot issue your insurance policy, process your payment, or deliver your certificate of insurance without processing your personal data.

Legal Obligation: We are required to retain certain transaction data for tax, accounting, and anti-money laundering (AML) compliance in the UAE and Comoros.

Legitimate Interests: We may use data to prevent fraud, maintain website security, and improve our services.

Consent: Where required (e.g., for non-essential cookies or marketing newsletters), we will ask for your explicit consent.

5. How We Use Your Data

Your data is used to:

Calculate insurance premiums and generate price quotes.

Transmit necessary details to the Insurer (EIG LLC) for policy generation.

Deliver the generated Policy and payment receipt to you via email.

Provide customer support and handle policy amendments.

Comply with legal and regulatory obligations.

6. Sharing Your Personal Data

We do not sell, rent, or trade your personal data to third parties. We share data only with:

The Insurer (EIG LLC): Strictly for the purpose of issuing the insurance contract.

Service Providers: Trusted third parties who assist us in operating our website, conducting our business, or serving our users (e.g., payment gateways, IT hosting, email delivery services), so long as those parties agree to keep this information confidential and secure.

Legal Authorities: If required by law, court order, or governmental regulation.

7. International Data Transfers

Aura Global FZ-LLC is located in the **United Arab Emirates** and the Insurer is located in **Comoros**.

If you are accessing our services from the European Economic Area (EEA) or UK, please note that your data will be transferred to countries that may not have the same data protection laws as your country of residence. To ensure your data remains protected, we rely on **Derogations for Specific Situations (Article**

49 GDPR), specifically that the transfer is **necessary for the performance** of a contract between you and us (the insurance policy).

By purchasing a policy, you expressly acknowledge and agree to this transfer of data required to generate your insurance coverage.

8. Data Retention

We retain your personal data only as long as necessary to fulfill the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements.

Policy & Financial Records Retained for a minimum of **5 to 10 years** (depending on applicable tax limitation periods) after the end of the policy to resolve any potential claims, tax audits, or legal disputes.

Marketing Data Retained until you withdraw consent or unsubscribe.

9. Your Rights

Subject to applicable laws, you have the following rights regarding your personal data:

Right of Access: Request a copy of the data we hold about you.

Right to Rectification: Request correction of inaccurate data.

Right to Erasure: Request deletion of data (where we are not legally required to keep it).

Right to Restriction: Request that we limit how we use your data.

Right to Object: Object to processing based on legitimate interests.

To exercise these rights, please contact us at: info@ektatraveling.com.

10. Security

We utilize robust security measures, including SSL encryption (HTTPS), to protect your personal information during data transport. Access to your personal data is restricted to employees and partners who have a specific business need to know.

11. Cookies

Our website uses cookies to distinguish you from other users. This helps us provide you with a good experience when you browse our website and allows us to improve our site. You can block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies), you may not be able to access all or parts of our site.

12. Contact Us

If you have any questions, complaints, or concerns about this Privacy Policy, please contact us at:

Aura Global FZ-LLC Email: info@ektatraveling.com