

GENERAL TERMS AND CONDITIONS

CONTROLLER

Website: <https://www.iatitravelinsurance.com/en-eu/> (hereinafter, WEBSITE)

Controller and owner: IATI CALZADO CORREDURÍA DE SEGUROS, S.L. (hereinafter, IATI CALZADO CORREDURÍA DE SEGUROS)

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PURPOSE

<https://www.iatitravelinsurance.com/en-eu/> is a website that offers the opportunity to purchase travel insurances, life insurances, private insurances (health, home, cars, motorbikes), professional insurances (commerce, SMEs, communities).

1) GENERAL CONDITIONS

These General Conditions regulate the operation of the services of the website <https://www.iatitravelinsurance.com/en-eu/> that IATI CALZADO CORREDURÍA DE SEGUROS makes available to interested users. The use of the WEBSITE confers the condition of user and implies full and unreserved acceptance of each one of these General Conditions. If the user does not agree with the General Conditions, they will not have the right to use the WEBSITE or the services it offers. If the user wishes to purchase products and services from the WEBSITE, they must read and accept the Contracting Policy. In the event of registering in order to conclude the contracting of an insurance policy, the user must read and accept the Privacy Policy before sending the data registration form so that the contract can be drawn up. Likewise, you must accept the Privacy Policy when you complete other forms with your personal data for other personal data processing operations carried out by IATI CALZADO CORREDURIA DE SEGUROS (contact, file consultation).

2) ACCESS TO AND USE OF THE WEBSITES IS FREE OF CHARGE

The provision of the WEBSITE services by IATI CALZADO CORREDURÍA DE SEGUROS to the user is free of charge and does not require prior subscription or registration, unless the user decides to purchase any product offered on the WEBSITE or make a query.

3) MODIFICATIONS TO THE WEBSITE AND SERVICES

IATI CALZADO CORREDURÍA DE SEGUROS reserves the right to modify unilaterally and at any time, without prior notice, the presentation or layout of the WEBSITE, as well as the services and products offered, and the General Conditions. Said modifications will be in order to improve the services and products offered to the user, according to market trends, to improve and/or update the WEBSITE, and to adapt to the regulations applicable at any given time.

4) CORRECT USE OF THE WEBSITES AND SERVICES

The user undertakes to use the WEBSITE, its contents and services in accordance with the Law, these General Conditions, the principles of decency and public order. Likewise, the user undertakes not to use the <https://www.iatitravelinsurance.com/en-eu/> website, the content and the services, and products offered therein for illicit purposes or effects, contrary to the content of these General Conditions, harmful to the rights and interests of third parties or which may in any way damage, render useless, overload or deteriorate the WEBSITE, its content or services or products or impede the normal use or enjoyment of the WEBSITE by other users.

The user must abstain from obtaining information, messages, interviews, opinions, graphic comments, sound and/or image files, films, photographs, images, illustrations, music, feel & look, software, brands, logos, QR and other distinctive signs, names, artistic names and, in general, any kind of material accessible through the WEBSITE or the services, using means other than those made available to them or, in general, those normally used on the Internet.

The user must refrain from manipulating data identifying IATI CALZADO CORREDURÍA DE SEGUROS, as well as the content, services and products offered on the WEBSITE <https://www.iatitravelinsurance.com/en-eu/>

The user shall refrain from manipulating the technical devices for the protection of content or information, and in general, the configuration of the spaces of the WEBSITE <https://www.iatitravelinsurance.com/en-eu/>

IATI CALZADO CORREDURÍA DE SEGUROS reserves the right to deny access to the website <https://www.iatitravelinsurance.com/en-eu/> at any time and without prior notice to those users who do not comply with these General Conditions.

5) PRIVACY POLICY

Whenever users provide their personal data to IATI CALZADO CORREDURÍA DE SEGUROS through the website <https://www.iatitravelinsurance.com/en-eu/> they consent to the processing of such data under the terms detailed in the Privacy Policy. The Privacy Policy must be previously and expressly accepted by the user before they can send personal data to IATI CALZADO CORREDURÍA DE SEGUROS by means of the corresponding form and the latter can perform the action for which the personal data requested is required.

In general, when a user provides personal data through the WEBSITE, IATI CALZADO CORREDURÍA DE SEGUROS incorporates them in the data processing processes under the responsibility of IATI CALZADO CORREDURÍA DE SEGUROS, whose purpose will be indicated at all times through the relevant Privacy Policy's Legal Notice. The Privacy Policy applied by IATI CALZADO CORREDURÍA DE SEGUROS is subject to Regulation 2016/679, 27 April 2016 of the European Parliament and of the Council on the protection of natural persons with regard to the processing of personal data and to the free movement of such data (General Data Protection Regulation, GDPR) and to Organic Law 3/2018, of 5 December 2018, on the Protection of Personal Data and Guarantee of Digital Rights (LOPDGDDD).

The user may exercise the rights of access, rectification, deletion (oblivion), opposition, limitation and portability of the data contained in said processing. To do so, please send an email to the following address: dpo@iatitravelinsurance.com, indicating the reference "Data Protection". The user must provide proof of identity.

The data will be kept for as long as the purpose for which they were communicated is carried out or as long as the consent of their owner is valid. If the consent is cancelled or the purpose is terminated, the data will be kept until the legal obligations that may apply to them expire. Once these obligations have expired, the data will be securely blocked in the processing systems of IATI CALZADO CORREDURÍA DE SEGUROS.

IATI CALZADO CORREDURÍA DE SEGUROS guarantees that it will treat your personal data confidentially. Furthermore, the server on which the data is stored is equipped with the necessary security measures to prevent access to such data by unauthorised third parties and is located in the European Union.



The competent Control Authority for data protection is the Spanish Data Protection Agency, c/ Jorge Juan, nº6, Madrid, 28001.

In order for the user to be able to make their purchases, the payment access gateway is: Redsys Servicios de Procesamiento, S.L. The user can read the Privacy Policy applied by this service here: http://www.redsys.es/en/legal/20200224_politica-privacidad_ENG.pdf

While the user is transacting with this payment gateway, the parties responsible for the processing of personal data are these entities.

The user can consult the purposes for which their personal data are processed and the third parties to whom the data may be communicated by reading our full Privacy Policy here.

6) LIMITATION OF GUARANTEES AND RESPONSIBILITIES

IATI CALZADO CORREDURÍA DE SEGUROS does not control or guarantee the absence of viruses or other elements in the contents that may cause alterations in your computer system (software and hardware) or in the electronic documents and files stored in your computer system. IATI CALZADO CORREDURÍA DE SEGUROS excludes any liability for damages of any kind that may be due to the presence of viruses or the presence of other elements in the contents that may cause disruption in computer systems, electronic documents or users' files.

IATI CALZADO CORREDURÍA DE SEGUROS will do everything possible to guarantee the security of the information provided by users. However, it cannot guarantee that the transmission of information is totally secure.

Without prejudice to security protection levels, legally required personal data, the installation of all technical means and measures available to prevent the loss, misuse, alteration, unauthorised access and theft of the data provided, the user is aware that security in the Internet environment cannot be guaranteed one hundred percent.

IATI CALZADO CORREDURÍA DE SEGUROS excludes any liability for damages of any kind that may be due to the lack of truthfulness, accuracy, completeness and/or relevance of the contents of the website <https://www.iatitravelinsurance.com/en-eu/>

7) COPYRIGHT, INTELLECTUAL AND INDUSTRIAL PROPERTY RIGHTS

The majority of the contents of the WEBSITE <https://www.iatitravelinsurance.com/en-eu/> are the exclusive, worldwide property of IATI CALZADO CORREDURÍA DE SEGUROS including, without limitation, graphic designs, information, messages, interviews, opinions, graphic comments, sound and/or image files, films, photographs, images, illustrations, music, feel & look, software, brands, logos, QR and other distinctive signs, names, artistic names, in any of the programming languages used or usable, as well as all the software for the operation and development of the WEBSITE. In all other cases, the contents have been duly licensed to IATI CALZADO CORREDURÍA DE SEGUROS by their owners. In any case, the reproduction, distribution, communication to the public, making available to the public, transfer and any other act or form of exploitation that has not been expressly authorised by the owner to IATI CALZADO CORREDURÍA DE SEGUROS or by the holder of the exploitation rights are expressly prohibited.

IATI CALZADO CORREDURÍA DE SEGUROS does not grant any licence or authorisation of use of any kind on its intellectual and industrial property rights or on the rights assigned or on any other property or right related to the WEBSITE and the services and products offered.



All trademarks and service names appearing on the WEBSITE <https://www.iatitravelinsurance.com/en-eu/> are registered trademarks and property of IATI CALZADO CORREDURÍA DE SEGUROS, in all other cases they are trademarks licensed to IATI CALZADO CORREDURÍA DE SEGUROS by their legitimate owners.

8) SOCIAL NETWORKS

The interested user can access publications of IATI CALZADO CORREDURÍA DE SEGUROS on Instagram, Twitter, Facebook and YouTube from the WEBSITE. However, the information published through these social networks is subject to the rules established by the social networks themselves, and these General Conditions only regulate the content of the WEBSITE <https://www.iatitravelinsurance.com/en-eu/>

Any other link on the WEBSITE that redirects the user to a website other than <https://www.iatitravelinsurance.com/en-eu/> is not the responsibility of IATI CALZADO CORREDURÍA DE SEGUROS. These links are on the WEBSITE for information purposes only, but it is at the user's discretion to click on them and consult these other websites.

9) BROWSING WITH COOKIES

What are cookies?

Cookies are files that can be downloaded to your computer through web pages and play a fundamental role in the provision of numerous information society services. Among other things, they allow a website to store and retrieve information about the browsing habits of a user or their equipment and, depending on the information obtained, they can be used to recognise the user and improve the service offered. In compliance with Law 34/2002, of 11 July, on Information Society Services and Electronic Commerce (LSSI), the GDPR and the LOPDGDD.

10) SPECIAL CONDITIONS OF PURCHASE

The Special Conditions of the Contracting Funnel of the Website are regulated by their own document, although they are subject to the regulatory principles of these General Conditions.

10) LAW AND JURISDICTION

These General Conditions, as well as any relationship between you as User and IATI CALZADO CORREDURÍA DE SEGUROS, shall be governed by Spanish law.

For any dispute arising from the existence or content of these General Conditions or the relationship between the User and IATI CALZADO CORREDURÍA DE SEGUROS, both parties, expressly waiving any other jurisdiction that may correspond to them, expressly submit to the jurisdiction and exclusive competence of the Courts and Tribunals of the City of Barcelona.