

BABY SHIELD

PRIVACY POLICY

The purpose of this Privacy Policy is to inform users about how BABY SHIELD (“Baby Shield”) collects retains and uses information in the framework of its services. BABY SHIELD will review and revise its privacy practices and this Privacy Statement from time to time. In the event of any amendment, a notice will be posted on our website. Should you have questions or concerns about your privacy with respect to your use of this Site, or the Privacy Policy and practices of BABY SHIELD, please contact our Privacy Officer at info@baby-shield.com. By accessing, reading, and making use of this site and/or BABY SHIELD services (the “Site” and the Services”, as applicable), you agree, on your own behalf and on behalf of any entity on whose behalf you may be acting, to be bound by the Site and Services terms and conditions made available through this website, and this Privacy Policy which is an integral part thereof (the “Terms and Conditions” and “Privacy Policy”, as applicable). If you do not wish to be bound by the Terms and Conditions, you should not access, read or use this Site or the Services.

Personal Information

If you provide your personal information to us via our online forms available on our Site or Services, your personal digital spaces, by our sales department, or by our services representatives.

Your personal information will be collected, stored, used, and transferred according to the Privacy Policy of BABY SHIELD. We may use your personal information to respond to your enquiry and provide services to you, to study and analyze the functionality of our services, website and mobile app and to analyze users' activities, to provide support, to measure service activity, to conduct surveys and send questionnaires, to maintain our service, to make it better and to continue developing the Site and Service. We may use your email address to contact you when necessary, to send you reminders and to provide you information and notices about our service.

We do not disclose your personal information to third parties unless you give us further consent to do so for the purpose of furnishing you with the Services. If necessary, we may use your Personal Data to enforce our terms, policies, and legal agreements, to comply with court orders and warrants, and assist law enforcement agencies, to collect debts, prevent fraud, misappropriation, infringements, identity thefts and any other misuse of our service, and to take any action in any legal dispute and proceeding. We will do our very best to protect the privacy of your personal data.

By using the Site and Services or providing us with personal information, you consent to the use of your personal information by BABY SHIELD in accordance with the Terms and Conditions and for the purposes set forth in the Privacy Policy.

Web analytics and Cookies

This Site may use cookies to collect information about your visit to the Site, including your Internet Protocol address, information about the operating system of your computer or device, and information about your browser.

This information may be used to generate statistics about patterns of user visits to the Site, including, among other things, the number of page visits, the number of unique page views, the average time spent on a page, traffic to the Site by hour of the day and day of the week, and geographic location of users. This information may be used to measure the use and performance of the Site and Services and to improve the experience of visitors to the Site and Services. This information will not be used to identify individual users otherwise. You can withdraw your consent to our non-necessary cookies at any time even if you have previously consented by contacting the email address appearing above. You can otherwise set your cookie preferences using your browser.

The Personal Data We Collect

When you access our website or services our servers log certain 'traffic/session' information from your device, such as the country from which you use the Service, the browser type, operating system, geo-location and the Internet Protocol (IP) address. We also collect information about your activity, for example your log-in and log-out time, the duration of sessions, viewed webpages or specific content on web-pages, etc.

We use standard analytics tools of Google Analytics and other similar services. The privacy practices of these tools are subject to Google's own privacy policy.

at: <http://www.google.com/analytics/learn/privacy.html>

Where Do We Process Your Personal Data?

Your Personal Data is processed in Israel. If we provided services to you in the EU territory, please note that in 2011 the EU commission rendered a decision pursuant to article 25(4) of the data protection directive 95/46 EC under which Israel was acknowledged as “providing an adequate level of protection for Personal Data ...”[1]. In some instances, you may visit third countries yet to be recognized by the EU commission, or Israel as “providing adequate level of data protection”. Should you require our services in these locations, you hereby provide us your explicit consent to transfer your data to any vendor in these locations which assist us in providing you with our services.

To the extent necessary under EU privacy laws and regulations, we will implement data onward transfer instruments, such as the Controller to Processor Standard Contractual Clauses (SCCs), the Controller-to-Controller SCCs, the Privacy Shield Framework, and a statement of compliance with the Privacy Shield Principles, and such other lawful instruments to transfer personal information, as may be available from time to time.

How long will we store your Personal Data?

We will store your Personal Data for at least the minimum amount of time required for the provision of our services to you, based on the applicable services you elected to purchase. To the extent permitted according to applicable regulation, we will delete your data upon a written request from you.

We may need to ask you to provide us certain credentials to make sure that you are who you claim you are. If you find that the personal data on your account is not accurate, complete or updated, then please provide us the necessary information to correct it. In some cases, you can also revise your personal information through our website.

Please be advised that we may retain and use your personal data as necessary to comply with our legal obligations, resolve disputes and enforce our agreements. In addition, after we delete your personal data, residual copies may take a period of time before they are deleted from our active servers and may remain in our backup

systems. This deletion will not change or delete personal data which may have already been shared with third parties, as permitted in this Privacy Policy or any other agreement between you and us. We may redact from the data which we will make available to you, any personal information related to others.

Personal Data Security

We will use our best efforts to protect the confidentiality of your personal data. We use reasonable data security measures in line with the high industry standards. We also adopted strict rules that include technical and physical administrative measures for protecting your personal data, including protecting against Personal Data misuse and against unauthorized hacking.

However, no system can ever be fully protected from unauthorized intruders, THEREFORE WE WILL NOT BE LIABLE FOR ANY SYSTEM FAILURE OR PERSONAL DATA HACKING THAT WAS NOT FORESEEABLE TAKING INTO ACCOUNT THE SURROUNDING CIRCUMSTANCES, EXISTING TECHNOLOGIES, AND REASONABLE COSTS.

Web Services Disclaimer

Our Site and Services might include links to external third-party websites. PLEASE NOTE THAT WE ARE NOT RESPONSIBLE FOR THE PRIVACY PROTECTION, POLICIES, AND USE OF ANY SOFTWARE OFFERED IN THESE EXTERNAL WEBSITES. WE WILL NOT BE RESPONSIBLE FOR ANY DIRECT OR INDIRECT DAMAGES CAUSED FROM THE USE OF THIRD-PARTY WEBSITES.

Your Data Subject's Rights

As a data subject who is located in the EU, you may (i) access the data as specified in section above, (ii) contact us if you want to withdraw your consent to the processing of your personal data (exercising this right will not affect the lawfulness of processing based on consent before its withdrawal), (iii) request to delete or restrict access to your personal data. We may postpone or deny your request if your Personal

Information is in current use for providing our services according to other legitimate purposes such as compliance with regulatory requirements.

If you exercise one (or more) of the above-mentioned rights, in accordance with the provisions of applicable law, you may request to be informed that third parties that hold your personal data, in accordance with the relevant parts of this Privacy Policy, will act accordingly.

We do periodical assessments of our data processing and privacy practices, to make sure that we comply with this policy, to update the policy when needed, and to verify that the policy is displayed properly and accessible.

If you have any concerns about the way we process your Personal Data, you are welcome to contact our data protection team at the email address listed above. We will investigate your inquiry and make good-faith efforts to resolve any existing or potential dispute with you.

Note: we process personal data under the following lawful grounds: (i) when processing of your personal data is necessary for us to perform the agreement with you and to take steps at your requests prior to entering into the agreement between us; (ii) the processing of your personal data is necessary for us to comply with legal obligations to which we are subject; (iii) when processing of your personal data is necessary for legitimate interests, such as cyber security and data protection, fraud detection, service maintenance and control, support, back-up, data disaster recovery. Processing of your personal data under these lawful grounds, are not subject to your consent to this policy.

Changes

We may change the terms of this Privacy Policy occasionally. We will notify you via our website and will ask for your approval of these changes if they have a direct impact on your rights under this privacy policy. PLEASE READ ALL OCCASIONAL CHANGES TO THIS POLICY AS THEY MAY AFFECT YOUR PRIVACY RIGHTS.

[BABY SHIELD](#)

[TERMS AND CONDITIONS](#)

This website ('Site') is provided by BABY SHIELD ("Baby Shield"), conditional on your acceptance of the terms and conditions of use set out below ('Terms & Conditions'). By accessing, reading, and making use of the Site, you agree, on your own behalf and on behalf of any entity on whose behalf you may be acting, to be bound by the Terms & Conditions. If you do not wish to be bound by the Terms & Conditions, you should not access, read or use this Site.

Changes

BABY SHIELD may add to or remove, modify or otherwise change any part of the Terms & Conditions at any time without notice. Changes will be effective when the changed Terms & Conditions are posted on this Site. If any change to the Terms & Conditions is not acceptable to you, you should discontinue your use of this Site immediately. Your continued use of this Site after changes to the Terms & Conditions are posted thereon will constitute acceptance of the changes.

BABY SHIELD may terminate, change, suspend or discontinue any aspect of this Site at any time without notice. Without limiting the generality of the foregoing, BABY SHIELD may change the availability of any features, or add, remove, modify or otherwise change any contents on this Site, impose limits on certain features or restrict access to parts or all of this Site. BABY SHIELD reserves the right, but not the duty, to correct any errors or omissions in any portion of this Site at any time without notice.

Ownership & Usage

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Disclaimer

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Limitation of Liability

In no circumstances shall BABY SHIELD, partners, affiliates, or employees be responsible or liable for any loss or damages whatsoever, including (without limiting the generality of the foregoing) any direct, indirect, incidental, special, punitive or

consequential damages, arising from or in connection with your use of, access to or your reliance on, or your inability to use or access, BABY SHIELD's services, this Site, any contents of this Site, any information provided through this Site, any external links on this Site, any website linked to this Site, or any contents thereof, any website linking to this Site, or any contents thereof, or any delivery, hosting and ancillary services or facilities of third party suppliers utilized by the Society. BABY SHIELD is not responsible and assumes no liability for third party contents of this Site or third-party information provided through this Site.

Applicable Law

All matters relating to access to, or use of, this Site or any website linked to this Site, shall be governed by the laws of the state of Israel with exclusive jurisdiction in the courts located in Tel Aviv, Israel.

Customer Service Charter

By virtue of my license and in the course of fulfilling my role pursuant to law, the insurance agent Ron Slyper – Baby Shield, License No. 032802241 (hereinafter: the "**License Holder**") respectfully undertakes to provide high-quality service to all of my clients, in order to guarantee their ability to exercise their rights in the best possible manner, in accordance with the criteria set forth below and without derogating from the provisions of any law.

The clauses of the Service Charter that appear below are meant to implement and are based on the instructions of the Capital Market, Insurance and Savings Authority that were published on May 1, 2018 (and amended on August 9, 2022), including the response time to inquiries from clients that are set forth therein.

1. To treat the client fairly and respectfully, to respect his privacy and act cautiously and responsibly with information that the client will provide regarding the services provided to him.
2. To update the client periodically and as he chooses (by post or email) about how the service is received, including means of communication, workdays and

office hours of the License Holder, currently – Sunday – Thursday between 9:00 a.m. and 6:00 p.m.

3. To provide an appropriate and professional response for the client's needs, within no more than two business days from when the client makes contact for the purpose of arranging a meeting, a conversation, or any other relevant service.
4. To conduct efficient and available communication with the client, and to provide an initial response within no more than two business days from when the client makes contact. As part thereof, as much as possible, the License Holder will provide clear and reasoned answers to the client's question.
5. To provide a pertinent response to requests for a copy or photograph of any permit or document from the License Holder or an institutional entity, and to transfer the client's request to the institutional entity to perform actions, all within no more than seven business days from the client's request, and without derogating from other provisions on the same matter.
6. To provide the client (or their agent) any document connected thereto that is in the License Holder's possession under any law, within no more than three business days from the date of the client's request. *Inter alia*, what is stated in this section will also apply with respect to a former customer of the License Holder.
7. The service provided by the License Holder will not include services with respect to products that are not supervised by the capital market commissioner, in the meeting or conversation to sell insurance policies or financial products, and any other such service will be provided only with the client's prior written consent.
8. To provide a client (or their agent) who makes contact regarding a claim, within no more than two business days, information about the client's rights, and to inform him about the modes of action that are at his disposal vis-à-vis the institutional entity in the proceeding to resolve the claim. In this section, "Claim" will be considered a request from an institutional entity to exercise rights under the terms of the policy, regulations of the pension fund or regulations of the provident fund, not in the framework of legal advice and/or representation.
9. When the License Holder is informed (whether by an institutional entity, by the client or by his employer) that there has been a change in the client's status with respect to a financial product, including a change in the terms of the client's employment, the License Holder will initiate a service call, within no more than seven business days after the License Holder was informed, in order to examine adjusting the financial product to the client's needs in light of the

changes. In this section, "Change in the client's status" will be considered to include each of the following:

- 9.1. Joining a new place of work.
 - 9.2. Leaving a place of work.
 - 9.3. A salary increase, due to which a new health declaration is required according to the terms of the policy.
 - 9.4. A change in the structure of the pension deposits, pursuant to the employment agreement.
 - 9.5. Changes to the rates of the cost of the insurance coverage, which require adjustment.
10. If the License Holder is not informed of any change in the client's status, as stated in Section 9 above, during two years, the License Holder himself will initiate a service call to the client in order to clarify his status.
 11. To be familiar with the provisions of law that are relevant to the License Holder's services, and to be familiar with the products with which he deals and that he recommends.
 12. To be proficient in changes and updates in the field of the License Holder's business, and to participate from time to time in relevant training and continuing education programs.
 13. If the License Holder's services require payment of a salary and/or refund of expenses, a written agreement will be made between the License Holder and the client before the service is provided, a copy of which will be provided to the client.
 14. To appoint someone to be responsible for customer service and handling messages from clients, who will determine instructions, instruct the License Holder's employees, submit an annual report pertaining to meeting the service targets in the corporation, and will convene period meetings with the appropriate entity in the corporation to present the main points in the report.

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