



## Privacy Policy

The "Caisse Mutuelle Socio Médicale" (CMSM) ("we", "our", or "us") is committed to protecting your privacy. This Privacy Policy explains how we collect, use, and protect your personal information when you visit our website [www.cmsm.org.lb](http://www.cmsm.org.lb).

### 1. Information We Collect

We may collect the following types of information:

- Personal Information: such as your name, email address, phone number, or any other information you voluntarily provide via contact forms, newsletter subscriptions, or event registrations.
- Technical Data: including IP address, browser type, device information, referring/exit pages, and usage data collected through cookies and similar technologies.

### 2. How We Use Your Information

We use the information collected to:

- Respond to your inquiries or requests.
- Send updates, newsletters, or announcements (if you subscribe).
- Improve the functionality and user experience of our website.
- Comply with legal obligations.

### 3. Sharing of Information

We do not sell or rent your personal information. We may share it with:

- Trusted service providers who assist in operating our website (e.g., hosting, email delivery).
- Government authorities or regulators when required by law.

### 4. Cookies and Tracking Technologies

Our website may use cookies to enhance your browsing experience. You can choose to disable cookies through your browser settings, but this may affect certain functionalities of the site.



#### 5. Data Security

We implement appropriate technical and organizational measures to protect your data against unauthorized access, alteration, or disclosure.

#### 6. Your Rights

You have the right to:

- Request access to your personal data.
- Request correction or deletion of your data.
- Withdraw consent where processing is based on consent.
- To exercise your rights, please contact us (refer to the section "Contact us")

#### 7. Third-Party Links

Our website may contain links to third-party websites. We are not responsible for the content or privacy practices of these sites.

#### 8. Children's Privacy

Our services are not directed to individuals under the age of 13. We do not knowingly collect personal data from children.

#### 9. Changes to This Policy

We may update this Privacy Policy from time to time. The updated version will be posted on this page with a revised "Effective Date."

#### 10. Contact Us

If you have any questions about this Privacy Policy or how your data is handled, you may contact us through the "Contact us" section.