

Pacific & Orient Insurance Co. Berhad Privacy Policy (updated as at 10/07/2017)

This Privacy Policy (and any amendment thereof which may be made from time to time) (“Privacy Policy”) outlines and explains the policies and principles pertaining to the personal data that we hold from you, as the policy holder or driver(s) named in the insurance policy maintained with us (“Policy”) or the individual providing the personal data or any information being the subject matter of this Privacy Policy to us. This Privacy Policy sets out the manner in which we deal with your personal data, including, the manner in which we collect, process, use, disclose, transfer and store your personal data. This Privacy Policy applies to our day-to-day operations, including visitors to our website.

Your purchase or subscription of our products or services are subject to the terms and conditions of the relevant products or services and other rules, policies and regulations which have been issued or will be issued by us from time to time, and this Privacy Policy should be read into those terms and conditions, rules, policies and regulations to the extent as relevant and applicable. In certain specific instances, this Privacy Policy may also be supplemented by additional policies and terms, or any short notice or statement used in connection with a particular purpose(s) or on various forms issued by us from time to time.

This Privacy Policy constitutes written notice to you in accordance with the Data Protection Principles under the Personal Data Protection Act 2010 (“PDPA”). In addition, this Privacy Policy shall also constitute a written notice (as the context shall require) in relation to personal data of any other individual who has not purchased or subscribed for a products of services but whose data is required to be collected by us by reason of, or incidental to, the provision of any products or services to our policy holders, including, without limitation the driver(s) named in the Policy. Kindly review this Privacy Policy on a periodic basis to stay informed of your rights and of the protection accorded to you under the PDPA.

By using this website and/or by submitting your personal data to us, you have agreed to be bound by this Privacy Policy. The processing of your personal data shall be as outlined and explained in this Privacy Policy.

(In this Privacy Policy, the term “we”, “our”, “us”, “ours” refers to Pacific & Orient Insurance Co. Berhad or any of its affiliates or any related companies or any other third party authorised for the collection of the personal data or any information being the subject matter of this Privacy Policy.)

1. Consent to the Processing and Use of Personal Data

Personal data in this Privacy Policy refers to any information that relates directly or indirectly to an individual, who is identified or identifiable from that and other information in our possession, including any sensitive personal data (i.e. personal data consisting of information as to your physical or mental health, political opinions, religious beliefs or other beliefs of a similar nature, the commission or alleged commission of any offence) and expression of opinion about the individual, where such individual refers to any of our policy holders or driver(s) named in the Policy or any other individual providing the personal data or any information being the subject matter of this Privacy Policy to us, including individual who has not purchased or subscribed for a products or services but whose data is required to be collected by us by reason of, or incidental to, claims under the policy, purchase or subscription of any products or services.

It is not obligatory for you to supply us with your personal data when you interact with us to enquire about our products or to purchase or subscribe for any of our products or services. In this regards, by providing us your personal data and by maintaining your Policy with us or maintaining your subscription of our services, it is deemed that you have given your consent for us to use and process your personal data in accordance with this Privacy Policy. Failure to consent to the above may result in you not having any insurance coverage and that any Policy that may have been issued being cancelled and deemed void ab initio / from inception and any service being discontinued or abandoned.

In relation to personal data of any other individual who is not a policy holder but whose data is required to be collected by us to facilitate the processing of claims or the provision of our products or services to the policy holder, including, without limitation, the driver(s) named in the Policy, the policy holder confirms and warrants that he has obtained the consent of such individual for the personal data of such individual to be collected and processed by us, or in the event that this is not practicable, it is deemed that such individual has given consent for us to process and use his personal data by you maintaining your Policy with us or by you maintaining your subscription of our services.

When we need to collect your personal data for a purpose not set out in this Privacy Policy, we will endeavour to notify you and obtain your consent before such collection, or in the event that this is not practicable, as soon thereafter as is reasonable. In respect of your sensitive personal data, we will only use your sensitive personal data for the purposes of providing the service(s) or process you request from us (or in facilitating the provision of our services) and to facilitate the purchase of the product(s) by you to the extent as permissible under the PDPA, and where it is practicable, we will endeavour to notify you and obtain your consent before the processing and use of your sensitive personal data.

You have the choice, at any time, not to provide your personal data and / or sensitive personal data, or to revoke your consent for us to process or use your personal data and / or sensitive personal data by writing to us at the address as shown in Section 11 of this Privacy Policy. However, failure to provide such data or revocation of your consent may result in you not having any insurance coverage and that any Policy that may have been issued being cancelled and deemed void ab initio / from inception and any service being discontinued or abandoned.

2. Types of Personal Data

We obtain your personal data through various ways or channels in the ordinary course of carrying out the Purposes as stated in this Privacy Policy. The usual (but not exhaustive) channels by which we does so are when:

- (a) You submit a proposal form to us for the purchase of our product(s) or for the subscription of our service(s) or submit a third party claim to us;
- (b) You interact with any of our representatives;
- (c) You access our website and fill up any forms therein;
- (d) You access our website and perform any online transaction;
- (e) You interact with our customer service officers;
- (f) You are contacted by, and respond to, our telemarketer; and / or
- (g) You participate in any of our customer surveys or any campaigns, activities or events organised by us.

We may also obtain your personal data from a third party in the event you fall within one of the category of persons covered in Section 9 of this Privacy Policy as well as from authorised third parties (e.g. law firms, credit reference agencies, regulatory and enforcement agencies, financial or banking institutions).

The types of personal data which we may collect from you are the information which relates directly or indirectly to you and /or your transactions with us. The types of information collected will be as set out in the various forms and documentation you submit to us through the abovementioned channel or in various forms and documentation prescribed by us. Examples of information collected by us are your name, your NRIC number, address and occupation. Please be informed that we may from time to time request from you other or further information to enable us to proceed or to continue with the provision of our services or products and / or which is necessary for the Purposes as set out in Section 3 below.

(the abovementioned types of personal data is also applicable to the collection of personal data of any other individual who has not purchased or subscribed for a products or services but whose data is required to be collected by us to facilitate the provision of our products or services to the policy holder, to the extent as relevant and applicable, and includes information in respect of the relationship between such individual with the particular policy holder.)

Where we collect information through our website, we may automatically collect certain non-personal information regarding the website user that does not identify you, and this includes the Internet Protocol (IP) address of your computer, and the date and time you access the website (“**non-personal information**”). We may use non-personal information to compile tracking information report for our better outstanding and study to best meet the needs of visitors to our website, under these circumstances, you will remain anonymous to us unless you specifically choose to share information with us.

3. Purposes of Personal Data Collected

We collect the personal data for the following purposes:

- (a) to carry out services or provide products and / or to complete transactions entered into with policy holders;
- (b) to carry out our daily operations, services and / or facilities as an insurance company;
- (c) to establish your personal identification and background;
- (d) marketing our services and / or products;
- (e) market research and statistical analysis and surveys with the aim of improving our products and services;
- (f) to personalise our products and services;
- (g) to maintain and update our records;
- (h) to respond to queries, requests or complaints;
- (i) to enhance our products and services and / or to enforce our legal rights;
- (j) to support our business, financial and risk monitoring, planning and decision making;
- (k) to process your application and to verify you eligibility for products and services;
- (l) for the provision and design of insurance, our services or other related products;

- (m) to process any credit, medical, security and underwriting checks and insurance claims;
- (n) to process payment instructions;
- (o) to inform you about our products and services
- (p) to inform you about campaigns, events and activities organised by us or otherwise and those of other entities whose ultimate parent company is Pacific & Orient Berhad; and / or
- (q) for all other purposes relating to the above (or otherwise) but not specifically mentioned herein.

Our use of the personal data may also be extended to other purposes, including to comply with all applicable legislation, laws and regulations, to prevent fraud or illegal activities, or, to enforce or defend any of our rights.

(all the above purposes stated in this Section shall collectively be referred to as **“the Purposes”**).

Failure to supply personal data may result in us being unable to carry out or fulfill our obligations in respect of the Purposes, and including you not having any insurance coverage and that any Policy that may have been issued being cancelled and deemed void ab initio / from inception and any service being discontinued or abandoned.

4. Disclosure of Personal Data

Without prejudice to any authorisation and consent given by you in relation to or pursuant to any of the terms, notice or statement in authorising us to release and disclose your personal data, we may disclose, disseminate and / or transfer your personal data to any of our affiliates or related companies or business associates or organisations howsoever connected to us in Malaysia or abroad, or to any third party organisations or persons for the purpose of carrying out and / or fulfilling our obligations in respect of the Purposes and / or to all other purposes that are related to the Purposes, including without limitation:

- (a) Insurance or reinsurance companies;
- (b) Broking firms;
- (c) Loss adjusting firms / companies;
- (d) Claims or forensic investigators;
- (e) Laws firms / the Courts;
- (f) Credit reference companies; and
- (g) Personnel who are connected to the enforcement or preservation of any of our rights and obligations under your Policy maintained with us.

We may also disclose your personal data to external service providers (including but not limited to mailing house, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that we engage for the purpose of carrying out and / or fulfilling our obligations in respect of the Purposes and / or to all other purposes that are related to the Purposes, to the extent as applicable and necessary.

We may also disclose your information to other third parties including, without limitation service providers appointed by the regulatory body / governing authority / association / federation of insurance companies or the corporate entities, governmental, legal, regulatory or judicial bodies, where such disclosure:

- (a) is requested or authorised by you;
- (b) is lawfully permitted or required;
- (c) is in compliance with any judicial order or legal requirement or instruction of such legal or regulatory authority;
- (d) is required to protect and defend us and our property; and
- (e) for all other purpose incidental and associated with any of the above or the provision of our products or services to you.

In the case where the disclosure of your personal data may involve disclosure and / or transfer of your personal data to places outside of Malaysia, you agree to such a disclosure or transfer where it is necessary to carry out and to fulfill our obligations in respect of the Purposes.

Notwithstanding the foregoing, we will endeavour to treat your personal data held by us as confidential, and to ensure that our affiliates or related companies treat your personal data as confidential in accordance with this Privacy Policy and with all applicable data protection legislation, to the extent as practicable and necessary.

5. Accessing to and Updating Personal Data

Please note that the accuracy of your personal data provided to us is essential. You are responsible for informing us about changes to your personal data or in the event you believe that the personal data we have about you is inaccurate, incomplete, misleading or not up-to-date.

You have the right to access your personal data subject to the provisions of the PDPA. We recommend you to provide us with written notice and / or to complete the data access form, whichever is applicable and practicable, in requesting for access to your personal data. Please note that we may require you to provide us with additional information as reasonably necessary and as required under the PDPA for us to satisfy your data access request.

We reserve the right to charge you a reasonable fee for the processing of any data access request.

6. Security And Protection of Personal Data

We will take the necessary precautions, both administrative and technical, to safeguard your personal data against loss, theft, misuse and unauthorised access or disclosure, unauthorised alteration or destruction.

7. Retention of Personal Data

We will only retain your personal data for as long as necessary to fulfill our obligations in respect of the Purposes and to all other purposes that are related thereto and / or purpose(s) for which it was collected or to comply with legal, regulatory and internal requirements.

8. Cookies And Links to Other Websites

We may use cookies on our website to allow you to set your individual preferences and to help us provide a better user experience. In this regard, you may choose to accept or decline cookies if your browser permits, but declining cookies may affect your use of the facilities on our website and your ability to access certain features of the site or to engage in transactions.

Our website may contain links to other third party owned and operated websites or internet resources. When you click on one of those links you are contacting another website or internet resource, we have no responsibility or liability for or control over those other websites or internet resources or their collection, use, or in any way processing of your personal data. The inclusion of third party websites on our website shall not in any way constitute an endorsement of such website's contents, actions or policies.

9. Personal Data Involving Minors And Persons with Disabilities

This Section applies to personal data collected in relation to the following individuals:

- (a) individual under the age of majority i.e., eighteen (18);
- (b) Individuals who lack the capacity to give or withhold consent due to:
 - i. his disability or inability to comprehend and retain information material to give his consent and / or to make any decision; and / or
 - ii. he is unable to use and weigh information in the decision-making process; and / or
 - iii. he is unconscious.

In addition and without prejudice to the provisions of the Privacy Policy, the personal data of the individuals as listed in this Section will be collected by us in accordance with our rules, policies and guidelines. In the event we become aware that the personal data of such individuals has been collected in contravention of our rules, policies and guidelines, we will endeavour to cause the necessary correction in order to be in compliance with our rules, policies and guidelines.

10. Update and Changes to this Privacy Policy

We reserve the right to amend and update this Privacy Policy from time to time. This Privacy Policy together with any changes, amendments or updates will be posted on our web-site (<http://www.poi2u.com>).

This Privacy Policy will be provided in both English and Bahasa Malaysia. In case of any inconsistencies, the English version shall prevail.

11. Contacting Us

If you need to contact us on any questions or concerns regarding this Privacy Policy, please call or e-mail us at the contact number and e-mail address as specified below:-

PACIFIC & ORIENT INSURANCE CO. BERHAD (Company No. 12557-W)
11th Floor, Wisma Bumi Raya
No. 10 Jalan Raja Laut, 50350 Kuala Lumpur
Tel No : 03-26985033 (Hunting Line) / Teleinsurance No : 1-800-88-2121
E-mail : poi2u@pacific-orient.com