

Personal Information Collection Statement

個人資料收集聲明

It is the policy of Insurance Company to safeguard and keep confidential the personal data of all our customers. Insurance Company shall at all times observe and ensure our staff strictly adhere to all the requirements under the Personal Data Protection Act.

1. Personal Data collected and/or held by Insurance company

Personal data such as first name, last name, ID Card, date of birth, email address, telephone number, policy number, medical and health records, and question or comment will be collected by us when you make enquires or submit any forms for products or services provided by Insurance company.

2. Importance of Personal Data Collection

From time to time, you will be requested to provide your personal data to Insurance company. Provision of personal data to Insurance Company by you is voluntary. However, Insurance Company may not be able to provide or continue to provide products and services to you if you fail to provide your personal data as requested by us.

3. Purposes of Personal Data Collection and Usage

Your personal data held by Insurance Company may be used for the following purposes:-

- Administration of insurance or reinsurance related business, which include underwriting, processing and evaluation of applications, identity and credit checking, suitability checking, policy servicing, claims processing, investigation, account/debt collection, litigation, communications, preparing statistics, data analysis and research, internal and external audit, maintaining quality services, sales and marketing.
- Make disclosure to any applicable regulators, governmental bodies or industry recognized bodies as required by any law, rule, regulation, code of practice or guideline, binding on Insurance Company or our affiliates.

4. Personal Data Confidentiality

The personal data you provide to Insurance Company will be kept confidential, except that it may be shared with following parties:-

- Any subsidiary, holding company, associated Company or affiliates of Insurance Company for any of the purposes related to insurance business;
- Any agent, contractor or third party service provider, including but not limited to providers of risk intelligence, loss adjustors, private investigators, letter shopping service providers and debt collectors who provides administrative, telecommunications, computer, internet, payment or other services to Insurance Company for any of the purposes related to insurance business;
- Any actual or proposed reinsurers of Insurance Company for any of the purposes related to insurance business;
- Any co-branding partners and our business partners for any of the purposes related to insurance business; and
- Any person to whom Insurance Company is under an obligation to make disclosure under the requirement of any law or regulation binding on or applicable to Insurance Company or any of our group companies.

5. Personal Data Access / Correction Request

- You have the right to check whether Insurance Company holds personal data about you and of access to and correction of your personal data.
- Insurance Company has the right to charge a reasonable fee for the processing of any personal data access request.

We reserve the right to change this Statement.

維護和保密所有客戶的個人資料是保險公司的政策。保險公司會一直遵守和確保員工嚴格遵守《個人資料保護法》的所有規定。

1. 保險公司所收集及/或持有的個人資料

在閣下查詢或提交由保險公司提供的產品或服務的表格時，保險公司將會收集個人資料如姓名、身份證、出生日期、電郵地址、電話號碼、保單號碼、醫療及健康紀錄、以及問題或意見。

2. 個人資料收集的重要性

保險公司會不時地要求提供閣下的個人資料。向保險公司提供閣下的個人資料是自願的。若閣下沒有按照保險公司的要求提供該等資料，可能會令保險公司無法向閣下提供或繼續提供保險產品及服務。

3. 個人資料收集和使用的目的

閣下的個人資料可能會用於以下目的:-

- 保險管理或再保險業務有關的用途，其中包括承保、處理和評估申請、身份和信用檢查、適用性檢查、保單服務、理賠處理、調查、賬戶/債務追收、訴訟、通訊、編制統計、數據分析和研究、內部/外界審計、保持優質的服務、銷售和營銷；
- 在對保險公司或其附屬機構具有約束力的任何法律、法規、規例、實務守則或指引的要求下，向任何適用的監管機構、政府機構或相關行業的認可機構進行披露。

4. 個人資料保密

保險公司會對閣下的個人資料加以保密，但可能會與下列各方透露該等資料:-

- 任何保險公司的附屬公司、控股公司、聯營公司或聯屬公司作保險業務相關的任何用途；
- 任何保險公司的代理人、承包商或會向保險公司提供行政、電訊、電腦、網際網路、付款或其他服務的第三方服務供應商（包括但不限於風險分析顧問、公證行、私人調查員、信函裝封服務機構及收數公司）作保險業務相關的任何用途；
- 任何保險公司的實際或建議再保險公司作保險業務相關的任何用途；
- 任何品牌合作伙伴及保險公司生意伙伴作保險業務相關的任何用途；及
- 在對保險公司或其任何集團公司具有約束力或適用性的任何法律或法規的要求下而使保險公司有責任對其進行披露的任何人士。

5. 個人資料的查閱/改正要求

- 閣下有權查詢保險公司是否持有關於閣下的個人資料及查閱這些資料及改正不準確的資料；
- 保險公司有權就處理任何個人資料查閱要求收取合理的費用；

我們保留更改本聲明的權利。