

PRIVACY POLICY

We understand that in this age of rapid technological advances, customers may have concerns about the privacy of the Personal Information they provide.

We, Allianz Insurance Singapore Pte. Ltd. (Company Registration Number : 201903913C), ("Allianz" or "we" or "us" or "our"), believe that Personal Information of an individual ("you" or "your") should be handled with utmost respect and we are committed to protecting your privacy and confidentiality.

It is important to us that you have trust and confidence in us that your Personal Information will be treated with the utmost degree of privacy and protection. Our aim is to ensure that your Personal Information is handled in a responsible and reliable manner, and at all times in compliance with the Singapore Personal Data Protection Act 2012. This Privacy Policy serves to assist you in understanding what and how we collect, use, disclose and retain your Personal Information.

By submitting information to us, enrolling for any products or services offered by us, you give consent to us and our affiliates and associated companies (collectively, "Allianz Group"), as well as their respective representatives and/or agents ("Representatives") collecting, using, disclosing, sharing and transferring amongst themselves your Personal Data, as outline in this Privacy Policy.

WHAT TYPE OF PERSONAL INFORMATION IS COLLECTED?

The term "Personal Information" refers to data, whether true or not, about an individual who can be identified (a) from that data; or (b) from that data and other information to which the organisation has or is likely to have access.

The Personal Information we collect or may collect include:

- name, telephone number, email address, residential address and correspondence address;
- identification card or passport number and data of birth;
- occupation, gender, marital status, education and income levels;
- in respect of specific products or services, such as when providing insurance, we may collect sensitive information about your health and medical history depending on the type of services provided;
- financial, banking and payment information, for example, when you purchase certain products or services through our websites, we may collect your credit or debit card details;
- personal opinions that you have disclosed to us, for example, through surveys or feedback responses;

- browsing history, patterns or other unique information;
- your internet protocol address and information associated with such address;
- records of your contact with us such as via the phone number of our customer service centre and, if you get in touch with us online using our online services or via our smartphone app, details such as your mobile phone location data, IP address and MAC address;
- products and services, you hold with us, as well as those you have been interested in and have held and the associated payment methods used;
- the usage of our products and services, any claims and whether those claims were paid out or not (and details related to this);
- analysis of data relating to marketing made to you, including history of communications and whether you open them or click on links;
- information we obtained from third parties, including information about insurance risk, pricing, claims history, instances of suspect fraud and usage history;
- personal information which we obtain from Credit Reference Agencies and Fraud Prevention Agencies, including public (for example, defaults) and shared credit history, financial situation and financial history;
- fraud, debt and theft information, including details of money you owe, suspected instances of fraud or theft, and details of any devices used for fraud;
- criminal records information, including alleged offences;
- information about your property, such as location, value, number of rooms, property type and building work you've had done (if relevant to the product or service);
- financial details about you, such as your salary and details of other income, details of your savings, details of your expenditure, and payment method(s);
- information about your employment status (if relevant to the product or service);
- information about your property occupier status, such as whether you are a tenant, live with parents or are an owner occupier of the property where you live at the time of your application;
- information we buy or rent from third parties, including demographic information, details of outstanding finance, marketing lists, publicly available information, and information to help improve the relevance of our products and services;
- insights about you and our customers gained from analysis or profiling of customers;
- third party transactions; such as where a person other than the account holder uses the service, information about that person and the transaction;

- any other Personal Information reasonably required in order for us to provide products or services requested by you;
- any other Personal Information permitted by or required to comply with any applicable local or foreign laws, rules, acts, regulations, notices, circulars, directives, guidelines, codes, guidance and/or decisions of any national, state or local government or regulatory authority, or any other authorities whether in Singapore or elsewhere, whether having the force of law or not, as may be amended from time to time ("Applicable Laws").

At all times, we collect only the Personal Information on a "need-to-know" basis and for the Purposes of providing our products and services to you.

HOW DO WE USE IT?

We may use or process your Personal Information for the following purposes ("Purposes"):

- providing and continuing operation of our websites and the provision of products or services requested by you;
- fulfilling our obligations in respect to the provision of products or services to you; providing you with the services and benefits of your insurance policy, conducting assessments, processing and paying claims;
- following up and assisting you with your application of our products and services; we use internet technologies to track your use of our websites and information filled in by you, whether submitted or not;
- processing, issuing your policy booking and sending through your policy wording and certificate by fax, post or email;
- contacting you for service administration purposes with respect to our products and services, for example, we may wish to notify you that a particular service has been suspended for maintenance. We wish to highlight that you will not be able to unsubscribe from these communications as they are considered as part of our provision of services;
- conducting due diligence, including performing AML/CFT and sanction screening checks in adherence with any Applicable Laws;
- carrying out market research for business insights, and conducting statistical and profiling analysis;
- conducting surveys and requesting feedback for quality assurance for purposes of improved quality of our products and services;
- providing general information about our products and services, including but not limited to providing media announcements, promotions and product discounts;
- facilitating any potential acquisition or merger with another organization, or upon any acquisition or merger with another organization;
- facilitating any enhancement of our system infrastructure and business operations that enable us to provide you with improved services in relation to your insurance policy;
- in respect to Cookies, improving the quality of service that we provide to you. Cookies are small text files of information that are stored by your browser on your computer's hard drive and can be used by website operators to recognize users and collect Personal Information;
- facilitating and managing business operations, including but not limited to disaster recovery, data entry and data storage;
- responding, handling, and processing your queries, requests, applications and complaints;
- exercising any rights and duties that we and Allianz Group may have in connection with the provision of our products and services, including but not limited to audit, compliance and investigation;
- training and security purposes in respect to recorded phone calls;
- protecting and defending the rights or property of Allianz; and
- complying with any legal, regulatory and good governance obligations (which may include responding to requests from public or governmental authorities).

COOKIE POLICY

Our Site uses cookies to distinguish you from other users of our Site. This helps us to provide you with a good experience when you use the Site and also allows us to improve our Site. A cookie is a small file of letters and numbers that we store on your browser or the hard drive of your computer. Cookies contain information that is stored on your computer's hard drive. You have the ability to accept or decline cookies by modifying the setting in your browser. If you would like to do this, please see the help menu of your browser.;

WE USE THE FOLLOWING TYPES OF COOKIES:

Strictly necessary cookies. These are cookies that are required for the operation of our Site. They include, for example, cookies that enable you to log into our secure Site;

Analytical/performance cookies. These allow us to recognise and count the number of visitors to our Site and to see how visitors move around our Site when they are using it. This helps us to improve the way our Site works, for example, by ensuring that users are finding what they are looking for easily; and.

Functionality cookies. These are used to recognise you when you return to our Site. This enables us to personalise our content for you, greet you by name and remember your preferences (for example, your choice of language or region).

By continuing to use the Site, you accept the use of cookies as outlined above.

WHO DO WE DISCLOSE YOUR PERSONAL INFORMATION TO?

We may from time to time disclose and share your Personal Information to the following parties to carry out any of the Purposes, as may be appropriate:

- any of our directors, officers, employees, Representatives, agents or delegates;
- any of our shareholders or related corporations, and any of their successors or assigns, and their directors, officers, employees, Representatives, agents or delegates;
- employers, contractors and agents of Allianz and other members of the Allianz Group, who may be given access to any Personal Information which we collect, but their use shall be limited to performance of their duties in relation to the products or services provided by us;
- any service providers, agents, contractors, delegates, suppliers or third parties (or subcontractors of the foregoing) which we may appoint from time to time to provide us with services or the services that we offer to you, and their directors, officers, employees, Representatives, agents or delegates;
- business partners (including reinsurers, brokers and bank partners), associates and third party service providers when reasonably necessary, and on a "need-to-know" basis;
- our professional advisers, consultants and auditors and any person who we believe in good faith to be your legal advisers or other professionals;
- any person who takes over or may take over all or part of our rights or obligations under this Agreement or anyone this Agreement (or any part of it) is transferred to or may be transferred to;
- to another entity in the event Allianz is intended to be acquired by or merged with, or is acquired by or is merged with that another entity;
- any relevant governmental or regulatory authority pursuant to a request by any relevant governmental or regulatory authority, or any person to whom we are, in our belief in good faith, under an obligation to make disclosure as required by any Applicable Laws; and
- parties who assist us in carrying out the Purposes laid out above in this Privacy Policy.

Other than what is required or permitted by law or is in compliance with a court order or as set out in this Privacy Policy, we will not disclose, share, rent, sell or otherwise trade the Personal Information to any third party without your permission. Where we have disclosed your Personal Information to third parties, we will require these parties to protect your Personal Information in a manner consistent with this Privacy Policy. These third parties are not permitted to use or process the Personal Information for any other purpose except as permitted by us.

MARKETING

We will also use your personal information for marketing and promotional purposes including but not limited to carrying out lucky draws, or other information which you may be interested in, with the intention of improving our quality of products and services and generating business.

In the event you have requested to not receive marketing materials or communications from us, or other communications for promotional purposes, we will not send them to you. You have the right to change your consent on marketing preference at any time. Your withdrawal consent for marketing will take effect within 30 days of receiving your request. You can contact us at :

1800 222 1818 (Local)
+65 6222 1919 (Overseas)
Monday to Friday between 9am and 5pm
(excluding Public Holidays)
Email : customerservice@allianz.com.sg

Nonetheless, such withdrawal will not affect our provision of products and services that you have requested from us.

TRANSFER OF YOUR PERSONAL INFORMATION OUTSIDE SINGAPORE

Where permitted by law, we may transfer, store, process and/or deal with your Personal Information outside Singapore. In doing so, we will comply with all the applicable data protection and privacy laws, including the Singapore Personal Data Protection Act 2012.

WHAT SECURITY DO WE USE TO PROTECT YOUR PERSONAL INFORMATION?

Allianz considers the security of our customer's Personal Information as important and necessary part of the responsible management of our corporate data. We therefore take all reasonable steps to ensure that customers' Personal Information is secure and safeguarded from loss, misuse, unauthorized access, modification or disclosure. All information is kept on a specifically designed database for exclusive use by us.

When you purchase your assistance services, we offer the use of secure server software that encrypts all information you input before it is sent to us. This ensures that the Personal Information is reasonably protected against unauthorized interception.

In order to comply with our obligations we follow strict security procedures in the storage and disclosure of Personal Information to prevent unauthorized access to that information.

RETENTION OF PERSONAL INFORMATION

Your Personal Information is retained as long as the purpose for which it was collected remains and until it is no longer necessary for any other business purposes or to comply with any Applicable Laws.

ACCESS TO AND CORRECTION OF PERSONAL INFORMATION

It is important to us that your Personal Information is accurate, complete and up to date. You shall ensure that you provide information that is at all times correct, accurate and complete. Please contact us at any time to access, update, correct, or revise your Personal Information by contacting us at 1800 222 1818 (Local) or +65 6222 1919 (Overseas).

If you give us personal information about another person (or persons), we'll take that to mean they have appointed and authorised you to act on their behalf. This includes providing consent to:

- our processing of their personal information and sensitive personal information (as we've explained above); and
- receiving any information protection notices on their behalf.

If for any reason you are concerned as to whether you are permitted to provide us with the other person's information, please contact us at the email address below before sending us anything.

If you have any queries on our privacy policy or data protection practices, please contact our

Data Protection Officer
Allianz Insurance Singapore Pte. Ltd.
12 Marina View #14-01
Asia Square Tower 2
Singapore 018961
Email : dpo@allianz.sg

YOUR CONSENT

By applying for insurance with Allianz through telephone, website, email, fax or paper, in accessing and using our company website, you consent to the collection, use, disclosure, holding, processing and transferring of any of your Personal Information you give to us in the ways described in this Privacy Policy. Any prior consent given by you will not be affected by the termination or expiry of your insurance policy.

You may withdraw your consent to the collection, use, disclosure, holding, processing and transferring of any of your Personal Information at any time by contacting us as per details provided above. Your withdrawal of consent will take effect within 30 days of receiving your request. Subsequently,

we will cease to collect, use or disclose your Personal Information, unless it is required under the Personal Data Protection Act 2012 or any other written Applicable Laws.

Please note that should you withdraw your consent, we may not be able to provide you with the services that you have requested for and we will inform you of the consequences of such withdrawal of consent where applicable.

NOTIFICATION OF CHANGES

We reserve the right to change, modify, renew, alter or update our Privacy Policy at any time, by notifying you of the updated changes. We will post these changes on our websites so that you are always aware of what Personal Information we collect, how we use it and in what circumstances we disclose it. We also encourage you to periodically review the Privacy Policy to be informed of how your Personal Information is being protected.

THIRD PARTY WEBSITES

The Website may contain links to other websites. Allianz is not responsible for the privacy practices or content of such websites. We encourage you to read the privacy statements of these linked sites as their privacy policy may differ from ours.

FURTHER INFORMATION

Allianz is a member of the Policy Owners' Protection Scheme established under the Deposit Insurance and Policy Owners' Protection Schemes Act (Cap. 77B of the Republic of Singapore). As such, insured policies issued by Allianz are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC).

Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

ALLIANZ INSURANCE SINGAPORE PTE. LTD.

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