

# Data Privacy Law and Regulations

January 1, 2023

## ***Dear Valued Client:***

We wish to update you of regulatory developments on data privacy and security.

In August 2012, Congress enacted Republic Act No. 10173 known as the Data Privacy Act of 2012 (DPA). After four years, the National Privacy Commission (NPC) issued the Implementing Rules and Regulations (IRR) of the DPA which provides guidelines on the implementation of this law.

In accordance with these issuances, we wish to notify you that Sun Life will continue to process your personal information, sensitive personal information and privileged information (collectively, "Personal Data") in the course of our servicing of your account/s with us.

- **Personal information** refers to any information, whether recorded in material form or not, that will directly ascertain the identity of an individual. This includes your address and contact information.
- **Sensitive personal information** is personal information that includes your age, date of birth, marital status, social security and other government identification numbers, policy information, health/medical, and financial information.
- **Privileged Information** is any and all forms of information which, under the Rules of Court and other pertinent laws, constitute privileged communication, such as, but not limited to, information which a person authorized to practice medicine, surgery or obstetrics may have acquired in attending to a patient in a professional capacity.

## **Authorization and Consent**

By continuing to avail of Sun Life's products and services:

- you explicitly authorize Sun Life, its employees, duly authorized representatives, related companies and third-party service providers, to use, process and share Personal Data needed in the administration of your insurance policy, preneed plan, and/or mutual fund investments with any person or organization who has relevant information about you including institutions, investigative agencies, insurers and reinsurers;
- you consent to Sun Life using your contact details, demographic information and account details to contact you with marketing or promotional information regarding financial products and studies/surveys to be conducted by Sun Life via phone calls, mail, email, SMS or any type of electronic facility; and,
- you consent to Sun Life using your Personal Data for purposes of providing services to you or for other reasonable purposes which are related to the services it provides or improvements/upgrades in its systems and business processes, including but not limited to data analytics and automated processing.

Sun Life refers to the Sun Life Financial group of companies, a leading international financial services organization providing a diverse range of protection and wealth products and services to individuals and corporate clients. In the Philippines, Sun Life Financial is represented by Sun Life of Canada (Philippines), Inc. which offers life insurance products; Sun Life Asset Management Company, Inc. which manages and distributes the Sun Life Prosperity Funds; and Sun Life Financial Plans, Inc. which administers the company's education and pension plans.

Please take the time to read our Privacy Policy Statement available at this link [http://www.sunlife.com/PSLF/philippines/Privacy/Our+global+privacy+commitment?vgnLocale=en\\_CA](http://www.sunlife.com/PSLF/philippines/Privacy/Our+global+privacy+commitment?vgnLocale=en_CA) to know more about:

- the purposes for collecting and processing Personal Data;
- the parties with whom Sun Life may disclose and share your Personal Data;
- the risks of processing and data security measures in place to protect you against these risks;
- your rights as data subjects, i.e., your right to be informed, to object, access, correct or block your Personal Data, right to data portability, right to file a complaint and right to damages; and,
- how long your information will be processed and retained.

You can visit or click the Philippines link at the bottom of the web page for more information <http://www.sunlife.com/PSLF/philippines/Privacy>.

This authorization and consent are as valid as a signed document and will continue to have effect throughout the duration of your coverage under your policy/plan, or existence of your account(s), and/or until expiration of the retention limit set by laws and regulations from account closure, and the period set until destruction or disposal of records, unless withdrawn in writing or withheld due to changes in the information supplied by the Company.

### **Medical Information Database**

*(For Life Insurance Policyholders and Pre-Need Planholders – as applicable)*

Prior to the passage of the DPA, life insurance companies have already shared medical information, including yours, among themselves through an existing Medical Information Bureau (MIB) administered by the Philippine Life Insurance Association (PLIA). The sharing of medical information was done in order to properly assess the risks of applicant's or policyholder's insurability and prevent fraud, concealment, and misrepresentation. Your medical information shall not be used for unrelated purposes.

In accordance with the Insurance Commission's (IC) Circular Letter No. 2016-54, your medical information previously collected by the MIB will be uploaded to a Medical Information Database (MID) accessible to all life insurance companies. Once uploaded, all life insurance companies will have limited access to your information in order to protect your right to privacy in accordance with the law. A copy of IC Circular Letter No. 2016-54 may be accessed at the IC's website at [www.insurance.gov.ph](http://www.insurance.gov.ph).

### **Contact Us**

If you have questions about this letter, Sun Life's Privacy Policy Statement, or Sun Life's data processing activities, you can contact us by sending us an email at [privacyconcern@sunlife.com](mailto:privacyconcern@sunlife.com) or call our Client Care, SUNLINK, at telephone no. 8-849-9888. If you are calling from the province, you may call us using our toll-free at 1-800-10-SUNLIFE (1-800-10-7865433) from any PLDT line. Our business hours are from 8:00 AM to 7:00 PM, Mondays to Fridays.

Sincerely,

**Sun Life Financial**