

Privacy Notice

We, MSIG Insurance (Malaysia) Bhd ("**MSIG**") are firm in our commitment to protect and safe-guard the privacy of your Personal Data. This privacy notice ("**Notice**") outlines what kind of personal data we collect from you, why we collect and to whom disclosure is made. This Notice also contains information on how you could access your Personal Data.

This Notice is issued in compliance with section 7 of the Personal Data Protection Act 2010 (the "**Act**"). MSIG also stand guided by the Code of Practice on Personal Data Protection for the Insurance and Takaful Industries in Malaysia (the "**Code**") registered by the Personal Data Protection Commissioner on 23 December 2016.

For the purpose of this Notice, the following words shall have the following meanings:

"Personal Data"	Means any information or data or a combination of information or data that can be used to uniquely identify or contact an individual
"Sensitive Personal Data"	Shall includes an individual's mental or physical health or condition, political opinions of an individual, religious beliefs or other beliefs of similar nature, the commission or alleged commission of any offence or any other information to be gazetted under the Act

What do we collect from you?

Your Personal Data is collected from proposal form, application form and any other relevant forms, whether captured in physical forms, online forms or via marketing or telemarketing exercises etc.

Personal Data which we collect from you are necessary and obligated without which it may not be possible for MSIG to provide you with the insurance products and/or services and these includes but not limited to:

Non-sensitive Personal Data

- your name and age
- home/mailling address
- NRIC No/passport number
- contact information such telephone number/email address
- photograph or video image of an individual
- employment information
- financial information
- vehicle registration numbers
- personal data of family members or next of kin
- personal data of beneficiaries or nominees relevant to the processing of insurance claims, the provision of insurance and related products and services
- such other personal data with your consent

Sensitive Personal Data

- thumbprint or DNA profile
- physical and/or mental health condition
- religious belief
- commission or alleged commission of any offence or contravention of any laws at any point of time
- expression of opinion
- such other sensitive personal data required with your consent

Why do we collect your Personal Data?

MSIG collects and uses your Personal Data for the following purposes ("**Purposes**") (which includes but not limited to):

- (a) provision of general insurance or related products and/or services arising or relating thereto;
- (b) variation, cancellation or renewal of insurance products;
- (c) processing of any credit, security, underwriting checks and insurance claims in relation to MSIG's insurance products and/or services;
- (d) exercising any right of subrogation by MSIG;
- (e) statistic and research;
- (f) marketing of general insurance products or services or related products or services by MSIG, its affiliates or partners provided that such marketing is done in accordance with the Act and the Code;
- (g) compliance with disclosure requirements imposed by law or any regulatory authorities on MSIG, its affiliates or partners; and
- (h) the daily operation and administration of services and facilities in relation to the insurance products and/or services provided to you.

Disclosure to 3rd Parties

In the course of providing insurance products and/or services to you, MSIG may outsource some of the regulator-approved functions and activities to service providers such as data processing, call center, mailing services and data storage. Such service providers are imposed with strict confidentiality and data security standards that MSIG practices.

For clarity, these are the classes of persons to whom we may need to disclose your Personal Data:

- (a) individuals or organizations within MSIG's group of companies or another insurer's group of companies, strictly on a need to know basis;
- (b) bancassurance partners, third party outsourcing service providers, third party call centres, insurance intermediaries including agents, independent insurance brokers or financial advisers;
- (c) reinsurers or retrocessionaires;
- (d) credit bureaus, credit reporting agencies or corporations for the purpose of credit checks and evaluation as well as debt recovery;
- (e) claims investigation companies or loss adjusters or surveyors or other parties for administration of insurance claims;
- (f) relevant government authorities, law enforcement agencies, courts, tribunals, regulatory bodies and/or statutory agencies or bodies or any other person where MSIG is under an obligation or required or expected to make disclosures for the purposes set out in paragraphs 8.6(e), (f) and (g) of the Code;
- (g) industry associations and federations;
- (h) doctors, medical specialists, hospitals clinics or healthcare institutions;
- (i) MSIG's internal and external auditors, consultants, lawyers, accountants, fund managers and other professional advisors appointed to provide services or in connection to MSIG's business on a strictly confidential basis;
- (j) banks, credit card companies or other financial institutions for the purposes of collection, refund or payment of any monies due or payable;
- (k) any person permitted by you or as the case may be, your named beneficiaries or nominees, appointed executor, administrator or legal personal representatives;
- (l) information-sharing systems for the purposes of enabling exchange of information between insurers in order to facilitate fraud prevention and detection;
- (m) any person to whom disclosure is necessary for the purpose of investigation into any allegation of insurance intermediaries including agent and third party service providers' breach of any laws,

rules and regulations, codes of practice including the Code, misconduct or unethical behaviours or practices;

- (n) any person to whom the disclosure is necessary for the purposes of investigations under any law, criminal or civil proceedings or any pursuant to a court order; and/or
- (o) any other third party service providers appointed to provide administrative, telecommunications, payment, data processing, data storage or other services to MSIG and/or member(s) of MSIG's group of companies for the Purposes stated herein, including Paragraphs 8.5 and 8.6 of the Code.

Your Rights

Under the Act, you have the right to request access to and to request correction of your Personal Data. You may do so by completing an online access and/or correction form at www.msig.com.my or by writing in to the Data Protection Officer at the address stated below.

You also have the right, by written notice to MSIG requiring MSIG to stop processing your Personal Data or process your Personal Data for a specific purpose or in a specified manner so that the processing does not cause you any unwarranted substantial damage or distress. However, where MSIG's obligations to provide insurance products and/or services are affected, MSIG would not be in the position to stop processing your Personal Data as per your request.

Security and Retention of your Personal Data

MSIG ensures that all Personal Data collected shall be stored and/or filed in such manner so as to ensure that the Personal Data maintains its accuracy, integrity, remains confidential, is protected against loss, misuse, modification and unauthorized access, disclosure, alteration, destruction or manipulation.

All Personal Data is stored or retained only for as long as required for the fulfillment of the Purposes or pursuant to any legal obligation imposed upon MSIG in the course of provision of insurance products and/or services thereof or by virtue of any applicable law that may from time to time be in force.

How to contact MSIG

In the event you have any enquiries or complaints in respect of the processing of your Personal Data or wish to update your Personal Data or rectify any inaccurate or incomplete Personal Data, you may do so by completing the form accessible at MSIG's corporate website at www.msig.com.my or by writing to:

Data Protection Officer

MSIG Insurance (Malaysia) Bhd
Level 15, Menara Hap Seng 2
Plaza Hap Seng
No. 1, Jalan P. Ramlee
50250 Kuala Lumpur
Tel No. 603 2050 8228
Fax No. 603 2026 8086
Email: dpo@my.msig-asia.com

Changes to this Notice

MSIG may amend this Notice from time to time and the updated version supersedes all previous versions. Please do check MSIG's website from time to time for the latest version of this Notice.