

AIG DATA PRIVACY POLICY

How We Use Personal Data

- Communicating with you and others as part of our business.
- Providing insurance, financial services or related products and services to you and administering, maintaining, managing and operating such products and/or services including any renewals.
- Sending you important information regarding changes to our policies, other terms and conditions, renewal of policies, and other administrative information.
- Processing, assessing and determining any applications or requests made by you for insurance products or services.
- Any purposes in connection with any claims made under any insurance products or in respect of any services provided by AIG Asia Pacific or AIG Affiliates including, without limitation, making, defending, analyzing, investigating, processing, assessing, determining or responding to such claims.
- Performing any functions and activities related to the insurance products and/or services provided by AIG Asia Pacific or AIG Affiliates including, without limitation, obtaining reinsurance, auditing, reporting and general servicing and maintenance of online and other service.
- Assessing your eligibility for payment plans, and processing your premium and other payments.
- Providing improved quality, training and security (for example, with respect to recorded or monitored phone calls to our contact numbers).
- Preventing, detecting and investigating crime, including fraud and money laundering, and analysing and managing other commercial risks.
- Carrying out market research and analysis, including satisfaction surveys.
- Providing marketing information to you including information about other products and services offered by selected third-party partners.
- Identifying you to anyone to whom you send messages through AIG Electronic Services.
- Enrolling you in contests, prize draws and similar promotions, and administering these activities. Some of these activities have additional terms and conditions, which could contain additional information about how we use and disclose your Personal Data, so we suggest that you read these carefully.
- Facilitating social media sharing functionality.
- Managing our infrastructure and business operations, and complying with internal policies and procedures, including those relating to auditing; finance and accounting; billing and collections; IT systems; data and website hosting; business continuity; and records, document and print management.
- Resolving complaints, and handling requests for data access or correction.
- Complying with applicable laws and regulatory obligations (including laws outside of Philippines), such as those relating to anti-money laundering and anti-terrorism; comply with legal process; respond to requests from public and governmental authorities (including those outside of Philippines); and for audit, compliance, investigation and inspection purposes.
- Matching any Personal Data held by AIG Asia Pacific or AIG Affiliates relating to you from time to time for any of the purposes listed in this Privacy Policy.
- Meeting the requirements to make disclosure pursuant to any law binding on AIG Asia Pacific or any of the AIG Affiliates or for the purposes of complying with any regulations or guidelines issued by any regulatory or other authorities which have jurisdiction over AIG Asia Pacific or any AIG Affiliates.

- Conducting background and identity checks, such as for the purposes of verifying your identity in order to respond to your request to be provided with a duplicate policy or other documentation, any request made by you to change your address in our records, or any request by you to change your bank account or payment or other details in our records.
- Conducting credit checks on you- such as analysing verifying and/or checking your credit, payment and/or status in relation to your ability to use the services.
- Carrying out due diligence or other screening activities in accordance with legal or regulatory obligations or risk management procedures that may be required by law or that may have been put in place by AIG Asia Pacific.
- Determining any amount of indebtedness owing to or from you and collecting or recovering any amount owing from you or any person who has provided security or an undertaking for such liabilities of yours. Enabling an actual or proposed purchaser, assignee, transferee, participant or sub-participant of AIG Asia Pacific or any of AIG Affiliates' rights or business to evaluate the transaction intended to be the subject of the reorganisation, merger, sale, joint venture, assignment, transfer, participation or sub-participation.
- Establishing and defending legal rights; protecting our operations or those of any of our group companies or insurance business partners, our rights, privacy, safety or property, and/or that of our group companies, you or others; and pursuing available remedies or limit our damages.
- Exercising any rights AIG Asia Pacific or AIG Affiliates may have in connection with the provision of insurance products and services to you.

Internal Transfer of Personal Data

Due to the global nature of our business, for the purposes set out above we may transfer Personal Data to parties located in other countries that may have a different data protection regime. Personal Data collected in the Philippines is likely to be transferred to places outside of the Philippines (such as to AIG or AIG secure data centres, AIG Affiliates, service providers, business partners and governmental or regulatory authorities) in order to carry out the purposes, or directly related purposes, for which the Personal Data was collected. Where such a transfer is performed, it will be done in compliance with the applicable law.

Sharing of Personal Data

AIG may make Personal Data available to:

- Our group companies , including affiliates and subsidiaries
- Other insurance and distribution parties_in the course of marketing and providing insurance and processing claims.
- Our service providers such as but not limited to, accountants, actuaries, auditors, experts, lawyers and other outside professional advisors; travel and medical assistance providers; call center service providers; IT systems, support and hosting service providers ,and others.
- Recipients of your social sharing activity
- Governmental authorities and third parties involved in court action
- Other Third Parties such a s but not limited to retailers; medical networks, organizations and providers; travel carriers; credit bureaus; credit reporting agencies.

I hereby declare that I have read and understood the foregoing.

SIGNATURE: _____ DATE: _____
 NAME: _____