



Tokio Marine Life

PDPA Notice to our Policyholders

With the enforcement of the **Personal Data Protection Act 2010 ("PDPA")** since 15 November 2013 , we, at Tokio Marine Life Insurance Malayasia Berhad (TMLIM), wish to assure you that we take your privacy seriously and are committed to the protection of our customers' personal information.

The PDPA requires us to obtain your consent to the processing of your personal data and inform you of your rights in respect of your personal data that is being processed or that is being collected and further processed by us.

In line with our compliance with the PDPA and our said commitment, we wish to inform that your personal data including sensitive personal data and insurance policy information (collectively referred to as "**Personal Data**") previously provided to us on/in your application, renewal or modification of an insurance policy or subsequently supplied by yourself, whether orally or in writing, are being, and will likely continue to be held, used, disclosed and otherwise processed by TMLIM for the following purposes:

- (a) to enter into and execute your insurance contract, and to set up and administer your policy;
- (b) for disclosure to authorized third parties including: your employer and its representatives, agents and affiliates (where, for example, you are insured under a group insurance policy obtained through your employer), other insurers, brokers, credit organizations, underwriters, reinsurers, group policyholders, benefit plan administrators, those to whom we outsource certain business operations, commercial partners of the TMLIM, regulatory authorities, bureau or agencies established or to be established by regulatory authorities, operators of registers or databases available to the insurance industry, professionals working on behalf of the members of TMLIM such as loss adjusters, lawyers, auditors, persons conducting actuarial or research studies, accountants, consultants, surveyors, external claims data collectors, investigators and medical professionals, and any other contractors or sub-contractors as required or permitted by law or as we may determine to be necessary or appropriate;
- (c) to manage and service our relationship with you and provide you with better customer services;
- (d) for underwriting, handling and settling of claims;
- (e) for direct marketing and general marketing purposes;
- (f) for data transfer to, and sharing with, other members of the TMLIM and/or third parties acting on our behalf, including those located outside Malaysia (collectively referred to as "**Purposes**").

Please note that it will be necessary for TMLIM to process your Personal Data, without which we will not be able to provide you with the services and/or products requested.

Further, please be informed that if required for any of the foregoing Purposes, your Personal Data may be transferred to locations outside Malaysia or used, disclosed and otherwise processed by the members of TMLIM (including its employees, representatives, reinsurers, agents and affiliates) to facilitate the performance and administration of our functions as an insurance company. Save for the foregoing, your Personal Data will not be knowingly transferred to any place outside Malaysia or be knowingly disclosed to any third party.

The information you supply may be used by us including our employees, representatives, agents and affiliates to keep you informed on services or products which may be of interest to you. You should notify us if you wish to opt out from receiving such information on services or products.

We endeavor to take reasonable precautions to ensure that the Personal Data that we collect and/or process are accurately reflected in our systems in accordance with the details provided by you.

Therefore, the accuracy of the Personal Data depends to a large extent upon the information you provide. Kindly inform us immediately if your Personal Data provided earlier to us have become incorrect, inaccurate or out of date.

You have the right to request access to and correction of your Personal Data held by us and you may make any enquiries or complaints in respect of your Personal Data. You may also request us in writing to cease processing your Personal Data.

You may contact our Customer Representatives at 03-20596188 from 9.00 a.m. to 5.50 p.m., from Mondays-Thursdays and 9.00am to 5.40pm on Fridays (exclude public holidays) or email us at customercare@tokiomarineline.com.my for any matters relating to your personal data.