

Privacy Policy

Introduction

Sompo Insurance Singapore Pte. Ltd. (“Sompo”, “the Company”, “we”, “us”, “our”) is committed to protect the privacy of our customers and complying with the Personal Data Protection Act (“PDPA”) 2012.

Privacy Policy

We value the privacy interests of our customers highly and strive to protect the privacy, confidentiality, accuracy and security of the personal data provided to us.

Our Privacy Policy outlines how we collect, use, disclose, store and transfer your personal data in respect of commercial transactions and providing services and/or products to you. Our employees are required to comply with our Privacy Policy when they carry out their daily operations.

Under the PDPA 2012, personal data is defined as data, whether true or not, about an individual who can be identified from that data; or from that data and other information to which the organisation has or is likely to have access.

To enable us to provide services and/or products offered by us to you, we require certain personal data from you. The personal data which we may collect about you includes but is not limited to:

1. Identification and contact information, personal particulars, identification numbers;
2. Financial information;
3. Employment information and employment history;
4. Medical and health information;
5. Details of your services and/or products with Sompo;
6. Personal data of a third party that you provide to us; and
7. Other information to enable us to provide our services and/or products.

We collect, use, disclose, store and transfer your personal data for the following purposes:

1. Verification of your identity and any information you provide to us;
2. Considering whether to provide you with the insurance you applied for;
3. Processing your application for underwriting and insurance;
4. Administering and/or managing your relationship, account and/or policy with us;
5. Evaluating and providing recommendations of suitable services and/or products;
6. Providing services and/or products offered by us to you;
7. Processing and/or dealing with any claims including settlements of claims and any necessary investigations relating to claims, under your policy;
8. Carrying out due diligence or other screening activities (including background checks) 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 us;
9. Carrying out your instructions or responding to any enquires;
10. Dealing in any matters relating to the services and/or products which you are entitled to under this policy which you are applying for or have applied; (including the mailing of correspondence, statements, invoices, reports or notices to you, which could involve disclosure of certain personal data about you to bring about delivery of the same as well as on the external cover of envelopes/mail packages);
11. Investigating fraud, misconduct, any unlawful action or omission, whether relating to your application, your claims or any other matters relating to your application, your claims or any other matter relating to your policy, and whether or not there is any suspicion of the above mentioned;

12. Disclosing and/or complying with applicable laws or the requirements of any regulatory authority, government, statutory authority and industry associations. We reserve the right to collect, use or disclose your personal data if the collection, use or disclosure is required or authorised under the written law, even where you have exercised your right to withdraw your consent;
13. Providing you with marketing, advertising and promotional information, which we believe may be of interest or benefit to you. You have the right to opt out or update the mode of receiving such marketing information. You can do so by completing the Online Marketing Consent Form available on our website.
14. Seeking professional advice (including but not limited to obtaining legal advice and facilitating dispute resolution);
15. Compiling information for statistical analytics/research to enhance products and services;
16. Fulfilling audit requirements and compliance supervision;
17. Revenue collection or debt recovery;
18. Employee training, monitoring for quality assurance, reviewing the standard of our products and services;
19. Administering promotions, campaigns, contests, lucky draws, events and competitions;
20. Disclosing to third parties, including but not limited to our parent company and/or related companies, agents, contractors, medical institutions and providers, financial institutions, debt collection agencies, credit reference agencies, insurance intermediaries, other insurers, industry bodies, reinsurers for the purposes as stated above;
21. Disclosing to third party service providers who provide administrative, telecommunications, payment, data processing or other services to the Company in connection with the operation of our business.

We will transfer your personal data to third parties only if it is reasonably required. Where permitted by law, we may transfer personal data to third parties outside of Singapore. Where your personal data is transferred to third parties outside Singapore, the third parties are required to provide a standard of protection to the transferred personal data that is comparable to the protection under the PDPA 2012. All third parties whether residing in or out of Singapore whom your personal data is disclosed to are required to act consistently with our Privacy Policy and practices. (Collectively the “Authorized Purposes”)

You may give your consent expressly or impliedly. You may withdraw your consent for us to collect, use or disclose your personal data, by giving us a written notice via email addressed to our Data Protection Officer at PDPA_Enquiries@sompo.com.sg, so long as there are no legal or contractual restrictions preventing you from doing so.

If you withdraw your consent for us to **use, collect or disclose your personal data for the above authorized purposes**, it will affect or prohibit our ability to continue providing you with insurance coverage or to adequately process your claim and may result in a termination of your contract or policies you have with us. Termination may be disadvantageous to you as you may lose valuable benefits from the policy.

You may withdraw consent that you have given to **receiving marketing and/or promotional materials and information or update the mode of receiving such materials**. The withdrawal of consent or the update of the mode will come into effect within 30 working days upon receipt and process of your Online Marketing Consent Form available on our website.

We aim to keep your personal information accurate and up-to-date. Please contact us in writing to advise of changes/updates in your personal information after disclosure, as soon as possible. We will take reasonable efforts to ensure that your personal information in our systems or in our files is corrected. Under the PDPA 2012, you have the right to request access to any personal data of yours that we have. However, you may be charged an administrative fee for every request for such access. You also have the right to request for the correction of your personal data.

We take reasonable precautions to protect your personal data from unauthorised access, collection, use, disclosure, copying, modification or disposal. Only authorised personnel have access to your data on a need-to-know basis and they must comply with our Privacy Policy and practices.

We will only keep your personal data for as long as it is needed for the purposes for which it was collected and as required for business or legal purposes. Once your personal data is no longer required for these purposes, we will destroy, erase or make anonymous the data.

Online Transactions

Generally, we ask for your specific information through an application form or fact-finding form to obtain a quotation. As part of our ongoing website content development, we use “cookies” to measure traffic to various areas of our sites. The cookies expire as soon as you exit our website. The information collected through cookies is aggregated to determine overall (rather than individual) use of our site and is used to tailor future contents of our site. We utilise the Secure Socket Layer (SSL) encryption to protect transactional information transmitted over the Internet. The cookies used on our website will not collect your personal information. If you do not want to receive cookies, you can disable this function in your browser settings. This may restrict your ability to access certain services or content on our website.

Enquiries, Feedback, Access and Correction

If you have any enquiries or feedback on our Privacy Policy, you may write to our Data Protection Officer.

Requests pertaining to your personal data access; please bring along your original identity document in person to our office. For personal data access on behalf of another individual, a signed authorisation letter and a copy of proof of identity of the individual (whose identity is being accessed) are required.

The Online Marketing Consent Form and the Personal Data Correction Form are available on our corporate website.

To update/correct your personal data, please submit the completed Personal Data Correction Form together with the necessary documents as above (if applicable) in person/sent by postal mail/via email addressed to:

The Data Protection Officer
Sompo Insurance Singapore Pte. Ltd.
50 Raffles Place
#03-03 Singapore Land Tower
Singapore 048623
Email: PDPA_Enquiries@sompo.com.sg

Please note that depending on the type of information requested, we may impose an administration fee for processing. We will use reasonable efforts to fulfill your request to access or correct your personal information within 30 business days of receiving your duly completed form(s) and the relevant administration fee (where applicable). Similarly, we would take up to 30 business days upon receipt of the completed form to process request for withdrawal of marketing consent.

Changes to the Privacy Policy

We will review our Privacy Policy periodically and reserve the right to make amendments at any time to take into account of changes in our business and legal requirements. Notice of such revision will be indicated on our website and/or by such other means of communication deemed suitable by Sompo.

This Privacy Policy is dated **3 September 2020**.