



PRIVACY POLICY

MAA General Assurance Philippines, Inc. (“MAAGAP”) is committed in protecting your privacy and will keep secure and confidential all personal and sensitive information that you may provide to MAAGAP, and/or those that MAAGAP may collect from you.

This privacy policy provides for the Personal Information we obtain, or which you may provide to MAAGAP through its representatives and website and explains how we collect, use, share, retain and dispose your personal information when you use or engage our products and services as well as access our website <https://maa.com.ph> in accordance with the provisions of Republic Act 10173 otherwise known as the “Data Privacy Act of 2012” and its Implementing Rules and Regulations.

We may update this policy from time to time to reflect change(s) in the law and/or our internal standards. In such case, we will notify you by uploading an updated Privacy policy in this Website for your information and reference. By accessing the Website and submitting your Concerns or Personal Information through it, you expressly acknowledge that you have read, understood and hereby agree to all of the terms of this policy and that you provide *consent* for us to:

- Collect the Personal Information to review and assess your application for insurance in order to offer clients of our products and services including handling of claims that may be referred to Us under the policy we issue.
- Process your Personal Information, as provided under applicable laws, regulations, and our policies, for our subsidiaries and affiliates, contractors, service providers, reinsurers and other authorized third parties' legitimate purpose/s;
- Make your Personal Information available for our subsidiaries and affiliates, contractors, service providers, reinsurers and other third parties.

Personal Data We Collect and Process

MAAGAP, through its authorized representatives allows you to directly reach us and provide inquiries and concerns on our products and services. In doing so, we ask you to provide the following Personal Information to identify you, and enable MAAGAP to act on your inquiries, requests, and other concerns, such as but not limited to:

- Full Name
- Gender
- Civil Status
- Address
- E-mail address
- Contact number
- Vehicle Information
- Government Identification Card Number



If you do not provide any or all of the foregoing Personal Information accurately, We may not be in the position to effectively address your Concerns on our products and process insurance application as well as settlement of claims.

When you navigate through and interact with the Website, depending on your settings, We may use automatic data collection technologies (e.g., cookies, web beacons, small data text files or similar technologies) to obtain certain information about your equipment, browsing actions, and patterns, such as:

- Details of your visits to the Website (e.g., traffic data, location data, logs, and other communication data, and the resources that you access and use on the Website).
- Information about your device's IP address, operating system, browser type, and browser versions.

The Collected Data are mostly statistical data but may include other Personal Information, and We may maintain or associate them with the Personal Information that We ask you to provide to MAAGAP in connection with your Concerns.

What We Do with your Personal Information

Upon receiving your Concerns and the accompanying Personal Information identifying you, MAAGAP or its duly authorized third party forwards the same to the concerned department. MAAGAP may use your Personal Information to get in touch with you, in order to attend to, further inquire about, and address your Concerns. MAAGAP may separately contact you to confirm that the concerned department has acted on your Concerns, ask you for further feedback, request your participation in surveys and/or provide information on its products and services.

For the Collected Personal Information, We use them to help us improve our Website and to deliver a better and more personalized products and services by enabling us to:

- Act on insurance application, inquiries and other concerns;
- Estimate our audience size and usage patterns;
- Store information about your preferences, allowing us to customize our Website according to your individual interests;
- Speed up your searches; and
- Recognize you when you return to our Website.

Retention of Personal Data and Collected Data

MAAGAP and/or its duly authorized third party shall retain the Personal Data and Collected Data for a maximum period of five (5) years, except for personal information subject to a court case, counted from the date you provide it to MAAGAP, or when they were collected, respectively.



Disclosure and Sharing of Personal Data and Collected Data

We may disclose aggregated information about our users, and information that does not identify, or when combined with other information, does not directly and certainly identify any individual, without restriction.

We may disclose and share the Personal Information, subject to compliance with applicable laws and regulations, on a need to know basis, and in all cases only for legitimate business purposes, as follows:

- To our subsidiaries and affiliates;
- To contractors, service providers, and other third parties We engage to support our business, and who are bound by contractual obligations to keep Customer Information and Collected Data confidential, and use it only for the purposes for which We disclose it to them;
- For business analysis and research;
- To industry association, government and law enforcement agencies and regulatory bodies;
- To comply with orders of courts, government agencies, regulatory bodies, stock exchanges and with applicable laws and regulations;
- If We believe disclosure is necessary or appropriate to protect the rights, property, or safety of MAAGAP, our subsidiaries and affiliates, officers, employees, customers, or other third parties;
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of MAAGAP's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Data held by MAAGAP about our Website users is among the assets transferred; and
- To conduct investigations of breaches of MAAGAP's internal policies, laws and regulations, enforce appropriate sanctions and pursue legal actions if necessary.

Your Rights as a Data Subject under the Data Privacy Act of 2012

- a. Right to be Informed
- b. Right to Access Personal Information
- c. Right to Object
- d. Right to Erasure or Blocking
- e. Right to Damages

Accessing and Correcting Your Personal Data

You are entitled to certain rights in relation to the Personal Information collected from you, including the right to access and correct your Personal Information being processed, object to the processing, and to lodge a complaint before the National Privacy Commission in case of violation of your rights as data subject.

You may send us an e-mail at customerservice@maa.com.ph or through our Data Protection Officer lanie.esquivel@maa.com.ph to request access to, correct and/or delete any Personal Information that you have provided to us. Please be advised, however, that We



cannot delete your Personal Information without restricting or removing our ability to effectively address your Concerns. We may not accommodate a request to correct and/or delete Personal Information if We believe the same would violate any law or legal requirement or cause the Personal Information to be incorrect.

Security of your Personal Data and the Collected Data

We have implemented technical, organizational, and physical measures designed to protect the confidentiality, integrity, and availability of your Personal Information and secure such Data from destruction, unauthorized access, alteration, disclosure, fraudulent misuse and/or any other unlawful processing, as well as other natural and human dangers.

Contact Information

Should you have any questions and/or concerns regarding this policy, MAAGAP's use of your Personal Information, or your rights in relation thereto under the Data Privacy Act of 2012 and its Implementing Rules and Regulation, please do not hesitate to contact the MAAGAP's Data Protection Officer at the following: lanie.esquivel@maa.com.ph and (+632) 867-2452 to 55 local 604.