

## Customer Charter

MAPFRE INSULAR being one of the leading providers of Non-life insurance in the country, WE aim to uphold our reputation for acting responsibly and always with integrity, respecting the laws and regulations, traditions and culture of the markets in which we operates as well as internationally accepted standards of best practices of business conduct.

The Board of Directors of MAPFRE INSULAR requires the highest possible standards of professional and ethical conduct from all employees of the company. Equivalent standards of conduct are expected from all the intermediaries acting on behalf of our company. The company is implementing this Charter precisely in order to help maintain the highest possible ethical standards.

This site is dedicated in catering the e-commerce of MAPFRE INSULAR products. Electronic Commerce or E-commerce is a commercial activity which involves buying, selling or providing insurance products and services online or via the internet

All our employees and other persons, who are authorized to act on behalf of our company, are expected to treat compliance with this charter as an important element of their relationship with the Company

### ***We place YOUR NEEDS first.***

We help you identify which of our products and services provides the best solution for your needs.

We also make sure that while our customers are having the *MAPFRE experience* in all our products and services, ***Customer Privacy*** is well secured. MAPFRE INSULAR adheres to complete protection and safeguarding of the privacy for all our customers. We only process your personal information in accordance with our legitimate purpose of bringing our products and services close to you.

We also have our data protection officer who is dedicated to all your privacy concerns and needs. You may e-mail our DPO at [dataprivacy@mapfreinsular.com](mailto:dataprivacy@mapfreinsular.com)

### ***We commit to superior SERVICE***

We continuously find ways to improve our services and efficiency to be able to deliver in the fastest and most convenient way.

We are committed on providing our customers a ***Safe and Secure Operations***. All our transactions from information gathering up to premium payments are highly secured with encryption to protect all data and prevent any breach from occurrence.

We also offer ***Quality Service*** from the preparation, billing, payment until completion and issuance of our products. We are responsible for the fast processing and completeness of all our transactions as our promise to all our customers.

### ***We are FAIR and HONEST***

We strictly observe good corporate governance in all our undertakings by maintaining ***Full Transparency of the information and details of all our products and services, including premiums and its related cost.***

We provide our customers with accurate and accessible product descriptions and its coverage together with other additional services that can be avail. We do not charge any customers with unauthorize transactions or different products that were not ordered.

### ***We value YOUR TRUST***

Customer Satisfaction is our number one priority. We value your trust in the company by providing safe and secured operations, quality services, transparent product information and safeguarding

customer privacy.

We also value your insights by providing a channel for all your inquiries and complaints which will be promptly replied and acknowledged by our employees.

Our complaint handling mechanism can be found at our Customer Service tab in our website or our customers can send an e-mail at [complaints@mapfreinsular.com](mailto:complaints@mapfreinsular.com). Every queries or complaints are immediately acknowledged by the company and will give our best effort to respond and resolve it within seven (7) business days.

### **COMPLIANCE with GUIDELINES on Electric Commerce of Insurance Products ( Circular Letter Nos. 2014-47, 2016-15 and 2016-60)**

MAPFRE INSULAR conducts its business activities in the full observance of the current legislation, the regulatory bodies and the authorities in the Philippines, and takes a neutral stance with regard to the different political options.