

Privacy Policy

MAPFRE INSULAR Insurance Corporation fully pledge to comply with the mandate of the Data Privacy Act of 2012 of Philippines (DPA) in protecting the fundamental human right of privacy of communication while ensuring free flow of information to promote innovation and growth. MAPFRE INSULAR respects the privacy of all our customers and business partners and is committed to the safeguarding the personal information provided to us.

MAPFRE INSULAR is committed in safeguarding your personal information pursuant to the provisions of DPA. The privacy of our client, potential clients/visitors are important to us and we want to assure them that MAPFRE INSULAR holds all their personal and sensitive personal information in strict compliance with the law, while it allows the company to provide the best services our client needs. This Privacy Policy is hereby issued to provide information on how we collect, use and protect personal information.

Application of the Policy

This privacy policy applies to personal and sensitive personal information as defined in the DPA regarding our clients and other individuals with whom we do business and to the management of these data and information in any form, whether electronic or written.

This policy is based on the Republic Act 10173 and its implementing rules and regulations or known as "Data Privacy Act of 2012", including the regulations and guidelines that may be issued by the National Privacy Commission (NPC) from time to time. For jurisdictions outside Philippines, MAPFRE's group of companies may be subject to more restrictive privacy laws of each country

Collection of Personal Information

Any information our clients/potential clients/visitors enter in our website or those provided to the company through any other channel shall be

collected and stored by the company. The information that our clients give us may include but not limited to the following:

- Name
- Address
- E-mail address
- Telephone / Cellphone NUmber
- Age
- Status
- Gender
- Financial Information

These information are collected for the purpose of carrying the business of MAPFRE INSULAR, including sending insurance policy quotations and issuance of insurance policies and to grant other requests that the customers send to us via our website.

Cookies

When our clients visit our website, the company may assign one or more "cookies" to the client's computers. By accessing our website, all clients/potential clients/visitors agree that we can place cookies on their computers.

Cookies are text files that may be place in the computer's browser to store the user's preference. Cookies by themselves not tell us the user's e-mail address or other personal or sensitive personal information unless the user choose to provide this information to the company.

Most browsers automatically accept cookies, but these can be modify in the browser setting to decline cookies. If the user choose not to allow us to place a cookie on the computer, the user may be restricted from some services and some of the interactive features that are being offered by our website.

Use of Personal Information

In collecting the information of the client, potential client/visitors, our primary purpose is to provide them with the most efficient and effective services that will entail the MAPFRE Experience.

The collected information shall only be used by the company for the legitimate purpose informed to the clients. The personal and/or sensitive personal information shall be used for any purpose not prohibited by the privacy laws. With the consent of the client / visitors the information provided will be used for the following:

- For processing any requests or transactions made using the forms available in our website in relation to the various products and services provided by the company
- For all official communications about the client's account / policy with the company.
- For the development and enhancement of our existing products and services.
- For the management of business relationships between our clients / potential clients
- For compliance of the law and/or requirements of any authorized regulatory office.
- For matching of client's data, internal and administrative purposes.
- For any other purposes directly related to any of the above mentioned

The company will not use, disclose or process any of the personal information of the client/potential client/visitors of our website for other process not stated nor related to the those stated above. In the event that the information will be use, disclose, or process for any other purpose, the company will secure the necessary consent of the owner of the information before proceeding. Retention of Personal Data submitted by our clients, visitors and other users of this website shall be for the period of five (5) years. The personal data shall be fully secured in our systems. Please be

informed that the retention period is the mandated period for the company in accordance with other applicable law and regulations

EMPOWERMENT OF PRIVACY RIGHTS OF OUR CLIENTS

In completing the **MAPFRE Experience**, the privacy rights of our clients are safeguarded and protected in accordance to the Data Privacy Act of 2012 (DPA) and the General Data Protection Regulation 201/679 (GDPR)

MAPFRE hereby adheres to the following rights of a Data Subject:

- **Right to INFORMATION**

Clients, visitors and users of this website are well informed about how their personal data provided to the company shall be processed. Personal Data shall be processed only for the declared legitimate purpose.

- **Right to ACCESS**

Clients, Visitors and users of this website can freely access their personal information submitted to the company by submitting directly a request to the data protection officer. The DPO can be reach thru e-mail at dataprivacy@mapfreinsular.com

- **Right to OBJECT**

Clients, Visitors and users of this website are empowered by the company in the event that there is a need to object on how the company processed their personal data.

- **Right to RECTIFY,**

Clients, Visitors and users of this website are given the right to request any rectification data processed by the company. Our

clients have the rights to rectify their personal data to ensure the such information is accurate, complete and updated.

- **Right to ERASURE or BLOCKING**

Clients, Visitors and users of this website have the right to suspend, withdraw or order the blocking, removal or destruction of the personal data from the company's records or system.

- **Right to DATA PORTABILITY**

Clients, Visitors and users of this website can freely request from the company the copy of an electronic or structured format which are commonly used by the company in processing the personal data submitted.

- **Right to file a COMPLAINT**

Clients, Visitors and users of this website are well informed of their right to file a complaint against the company on the handling and processing of the personal data submitted. Clients can either file a complaint using thru the company's complaint management unit (complaints@mapfreinsular.com or by clicking this [link](https://mapfreinsular.wufoo.com/forms/m1a4ugqx1rzkh5n/)) OR clients can directly file their grievance and complaints before the National Privacy Commission by going to their website (<https://www.privacy.gov.ph/complaints-main/>)

- **Right to DAMAGES**

Clients, Visitors and users of this website shall be indemnified due to such inaccurate, incomplete, outdated, false, unlawfully obtained or unauthorized use of personal data, taking

into account any violation of the clients rights and freedom as data subject.

MAPFRE also acknowledge the transmissibility rights of our data subjects, that the lawful heirs and assigns of each data subject may invoke the privacy rights which any of the heir or assignee, at anytime after the death of the data subject, or when the data subject is incapacitated or incapable of exercising the rights as enumerated above.

Disclosure / Sharing of Personal Information

MAPFRE INSULAR is prohibited from selling or sharing the personal and sensitive personal information to any third party. The company will make sure that no unauthorized sharing or distribution of the clients / visitors information will happen on our end.

The company guarantees the confidentiality of personal and sensitive personal information at all times. However in able for the company to necessary satisfy the purposes or directly related purposes in which the information was collected, the information may be shared and transfer to the following parties:

- a. Any subsidiaries, associated companies or affiliates by the company.
- b. Any authorized person / agency who is acting under the direct orders or on behalf of MAPFRE INSULAR Insurance Corporation.
- c. Any financial institutions, payment channels and other related agencies necessary to establish and support the payment of any products and services requested.
- d. Any authorized and accredited service provider of the company

In accordance to the provision of the DPA, the company reserves the right to disclose any personal and/or sensitive personal information that the company have collected once compelled by an order of the court of law or requested by any governmental entity. The company also reserve the rights to retain the information for the allowable period as mandated by law for compliance to various tax and accounting rules and regulations.

Protection Measures of Personal Information and Database

Database connections are authenticated via the local database authentication system. Database servers are located behind two levels of firewall to protect from perimeter threats. All endpoints in the company including the database server are installed with anti-virus solution and are constantly scanned for vulnerability by Landesk endpoint security.

Digital Marketing and Promotional Updates

In relation to the purposes cited above, MAPFRE INSULAR, as permitted by law and with the consent of the client/potential client/visitors may use the name and contact details already provided in accessing this website for marketing and promotional communications such as e- mail, telephone calls and SMS containing news, offers, promotions and events offered by the company, our affiliates and service providers in relation to the insurance products and services.

In addition our clients, potential clients/visitors of this website may receive questionnaire, surveys, feedback form either thru e-mails, telephone calls and SMS for the purpose of helping the company improve the overall client experience, the MAPFRE Experience, and

providing feedback on how the company can share more information about our products, services and promotions.

Access and Updates to Personal Information

If our clients wish to access, update or otherwise change or remove any information that was provided to the company, they can send an e-mail to *polycyservices@mapfreinsular.com*

If our clients, potential clients/visitors have encounter any issue with regards access to their information, you may directly send an e-mail to *dataprivacy@mapfreinsular.com*

Withdrawal of Consent

If our clients do not want their information to be used, disclose or process at any time, they may contact the company's Data Protection Officer at *dataprivacy@mapfreinsular.com*. However with this withdrawal, any pending transactions, requests, inquiries will no longer be processed.

If our clients, potential clients/visitors do not want their information to be used for marketing and promotional activities, They can send an e-mail directly to *marketing@mapfreinsular.com* or they may opt not to click the box for the "News and Updates".

Links to other websites

This Privacy Policy only applies to this website, if any portion of this website contains links to other websites, those sites will not operate under this policy.

MAPFRE INSULAR disclaims any responsibility for the information in linked websites operated or maintained by third parties. These links may be provided for the convenience of our clients/visitors.

Clients, potential clients/visitors are hereby advised to check the privacy policy on those other websites to understand their policy on the collection, use, transfer and disclosure of personal information.

Amendments to our Privacy Policy

MAPFRE INSULAR reserves the right to amend this Privacy Policy, at any time and without notice. Any amendments to this policy shall be placed in our website.

For any queries regarding how we protect personal information and regarding our data protection policies and practices you may contact our Data Protection Officer:

- dataprivacy@mapfreinsular.com

MAPFRE INSULAR Corporate Center,
10 F, Acacia Avenue, Madrigal Business Park
Ayala Alabang, Muntinlupa City 1770 Philippines

APPROVED: APRIL 2019