

PRIVACY NOTICE

At Liberty General Insurance Berhad, we value your privacy and strive to protect your personal information in compliance with the laws of Malaysia.

We will only collect and use your personal information in accordance with such laws and regulations (including the Personal Data Protection Act 2010 and Insurance Code of Practice), this Privacy Notice and the privacy terms in any agreement(s) that you have entered into and/or will enter into with Liberty General Insurance Berhad.

This Privacy Notice explains:

- The type of personal information we collect and how we collect it
- How we use your personal information
- The parties that we disclose the personal information to
- The choices we offer, including how to access and update your personal information

For the avoidance of doubt, this Privacy Notice is applicable only if you are an individual.

For the purposes of this Privacy Notice, please note that:

- *"Personal information" refers to any information which relates directly or indirectly to you and/or your transactions with us. This information includes your name, address, occupation, contact details, the details of your account(s), the type of products and/or services subscribed to and such other necessary information regarding yourself and your transaction(s) with us, and includes sensitive personal information.*
- *"Sensitive personal information", refers to information relating to your health, political opinions, religious beliefs, etc.*
- *"Other insured parties" refers to your jointly insureds and/or other individuals you may be purchasing our products and/or services for, e.g. your children or employees, from whom you have (where applicable) obtained consent in order to disclose their Personal Information to Liberty General Insurance Berhad.*
- *"we", "us" and "our" refers to Liberty General Insurance Berhad.*
- *"you" and "your" refers to you and, where applicable, to your other insured parties.*

WHAT KIND OF PERSONAL INFORMATION WE COLLECT AND HOW WE COLLECT IT

In order to enable us to deal with your inquiries, open and operate an insurance policy for you and/or to generally provide you with our insurance products and services ("products and services"), we may need to and/or may be required to collect, use, disclose and store (i.e. "process") personal information and financial information about you, including but not limited to:

- a. personal information to establish your identity and background;
- b. personal information to establish your financial standing and creditworthiness, where required;
- c. personal information to establish a view with regard to your health where you wish to procure relevant insurance policies offered by us; and/or
- d. personal information that you provide when you apply for any of our products and services.

We may obtain this information from you and from a variety of sources, including but not limited to:

- a. through your relationship with us, for example information provided by you in application forms, when using our products or services, when using our online or electronic services, when taking part in customer surveys, competitions and promotions;
- b. through your verbal, written and/or electronic communications with us and/or our authorised agents;
- c. from third parties connected with you, such as your employers and/or your other insured parties;
- d. from an analysis of your access and use of our products and services, the claims you make, and the payments effected through or for your insurance policy(ies);
- e. from such other sources in respect of which you have given your consent to disclose information relating to you and/or where not otherwise restricted.

In instances where you provide us with personal information relating to third parties, you confirm that you have obtained their prior consent to provide us with their personal information in accordance with this Privacy Notice or are otherwise entitled to provide this information to us and for us to use it accordingly.

HOW WE USE YOUR PERSONAL INFORMATION

Other than as stated above, we may use your personal information for one or more of the following purposes:

- a. to assess and to manage your application(s) for our products and services;
- b. to verify your financial standing through credit reference/reporting checks;

- c. to manage and maintain your insurance policies with us;
- d. to better manage our business and your relationship with us;
- e. to better understand your current insurance coverage and future insurance needs;
- f. to provide you with information on our and third party products, services and offers which may be of interest to you;
- g. to improve our products and services and to develop new products and services;
- h. to notify you about benefits and changes to the features of our products and services;
- i. to administer offers, competitions and promotions;
- j. to respond to your enquiries and complaints and to generally resolve disputes;
- k. to update, consolidate and improve the accuracy of our records;
- l. to produce data, reports and statistics which have been anonymised or aggregated in a manner that may not identify you specifically as an individual;
- m. to conduct research for analytical purposes including but not limited to data mining and analysis of your transactions / your use of our products and services;
- n. to meet the disclosure requirements of any law binding on Liberty General Insurance Berhad;
- o. for audit, compliance and risk management purposes;
- p. to assess financial and insurance risks;
- q. to transfer or assign our rights, interests and obligations under any of your agreements with us;
- r. to protect or enforce our rights to recover any debt owing to us;
- s. to conduct anti-money laundering and anti-terrorist financing checks;
- t. for crime detection, prevention and prosecution; and/or
- u. for any other purpose(s) that is required or permitted by any law, regulations, guidelines and/or relevant regulatory authorities.

We will ask for your consent before using your personal information for a purpose other than those that are set out in this Privacy Notice and/or in the privacy terms of any of your agreement(s) with us.

DISCLOSURE OF YOUR PERSONAL INFORMATION

As part of providing you with our products and services and the management and/or operation of the same, we may be required or need to disclose information about you and/or your insurance policies with us to the following third parties:

- a. companies and/or organisations that act as our agents, service providers (including but not limited to cloud service providers) and/or professional advisers;
- b. companies and/or organisations that assist us in processing, administering and/or otherwise fulfilling transactions that you have requested;
- c. companies and/or organisations that assist us in providing value added services;
- d. advisers (including but not limited to agents, accountants, auditors, lawyers, financial advisers, brokers, intermediaries or other professional advisers);
- e. any person notified by you as authorised to give instructions to us on your behalf;
- f. any third party as a result of any restructuring of the insurance policies granted to you or the sale of debts, or the acquisition or sale of any company by Liberty General Insurance Berhad, provided that any recipient uses your information for the same purposes as it was originally supplied to us and/or used by us;
- g. any rating agency, co-insurer or insurance broker or re-insurer or provider of credit protection;
- h. any person connected to the enforcement or preservation of any of our rights under your agreement(s) with us; and/or
- i. competent foreign authorities and/or regulators,

subject at all time to any laws, (including regulations, guidelines and/or obligations) applicable to the Liberty General Insurance Berhad (whether in or outside Malaysia).

We will otherwise treat your personal information as private and confidential and will not disclose your information to anyone outside the Liberty General Insurance Berhad except:

- a. where you have given permission;
- b. where you have not chosen to opt-out of receiving marketing materials from us or any of our third party business partners;
- c. where we are required or permitted to do so by law;
- d. where required or authorised by any order of court, tribunal or authority, whether governmental or quasi-governmental with jurisdiction over Liberty General Insurance Berhad;
- e. where we may transfer rights and obligations under our agreement(s) with you; and/or
- f. where we are required to meet our obligations to any relevant regulatory authority.

EXERCISING YOUR CHOICE IN RESPECT OF THE DISCLOSURE AND USE OF YOUR PERSONAL INFORMATION FOR PURPOSES OF MARKETING

We may use your personal information to provide you with information about our and third party services and/or products, which may be of interest to or benefit you, except where otherwise requested by you.

In certain instances, we may disclose your personal information to our preferred merchants and strategic partners. However, please note that we will only disclose your personal information to our merchants and strategic partners where your prior consent has been obtained and subject at all times to any laws (including regulations, guidelines and/or obligations) applicable to us.

We take reasonable steps to ensure that our agreements with our merchants and/or strategic partners include appropriate privacy and confidentiality obligations.

If you do not wish your personal information to be utilised for the purposes of marketing or should you change your mind in relation to your previous decision, please contact us at the address detailed at the end of this Privacy Notice. Your latest written instructions to us will prevail.

STORAGE AND SECURITY OF YOUR PERSONAL INFORMATION

Your personal information will be kept confidential and may be held or stored locally, regionally or globally, or on a cloud based tracking system, whether in Malaysia or out of Malaysia and be it managed internally or operated externally by third party service providers. Regardless of where your personal information is processed, we apply the same protection described in this Privacy Notice and we comply with applicable laws when transferring your personal information outside of Malaysia.

Liberty General Insurance Berhad places great importance on ensuring the security of your personal information. We regularly review and implement up-to-date technical and organisational security measures when processing your personal information.

Branches and employees of Liberty General Insurance Berhad are trained to handle the personal information securely and with strict confidentiality, failing which they may be subject to disciplinary action.

RETENTION OF YOUR PERSONAL INFORMATION

Liberty General Insurance Berhad will retain your personal information in compliance with this Privacy Notice and/or the terms and conditions of your agreement(s) with Liberty General Insurance Berhad:

- for the duration of your relationship with us;
- for such period as may be necessary to protect the interests of Liberty General Insurance Berhad and/or its customers as may be deemed necessary;
- where otherwise required by the law; and/or
- where required by Liberty General Insurance Berhad's relevant policies.

What If Personal Information Provided By You Is Incomplete?

Where indicated (for example in insurance application forms), it is obligatory to provide your personal information to us to enable us to process your application for our products or services. Should you decline to provide such obligatory personal information, we may not be able to process your application/request or provide you with our products or services.

Your Rights To Access And Correct Your Personal Information

We can assist you to access and correct your personal information provided to us.

Where you wish to have access to your personal information in Liberty General Insurance Berhad's possession, or where you are of the opinion that such personal information held by us is inaccurate, incomplete, misleading or where relevant, not up-to-date, you may make a request to us by contacting our branches or any relationship manager you usually deal with or alternatively you may make such request via our Data Access Request Form or Data Correction Request Form respectively. These forms are available at our Head Office, branches or corporate websites.

We will use reasonable efforts to comply with your request to access or correct your personal information within 21 days of receiving your duly completed Data Access Request Form/Data Correction Request Form and the relevant processing fee (if any).

Please note that Liberty General Insurance Berhad may have to withhold access to your personal information in certain situations, for example when we are unable to confirm your identity or where information requested for is of a confidential commercial nature or in the event we receive repeated requests for the same information. Nevertheless, we will notify you of the reasons for not being able to accede to your request.

Please also note that Liberty General Insurance Berhad may use its discretion in allowing the corrections requested and/or may require further documentary evidence of the new information to avoid fraud and inaccuracy.

You can also assist us to keep your personal information (such as your current mailing address) up to date, as it will enable us to serve you better.

Opting Out of Receiving Direct Marketing

We at Liberty General Insurance Berhad are committed to ensuring that our customer's request to not receive marketing material(s) through email, text message or telephone call are adhered to.

Please complete the Direct Marketing Opt-Out Form which is made available at our Head Office, branches or corporate websites, and list your phone number(s) and email address(es) that you wish to opt-out of.

The completed form can be submitted via email to customer@libertyinsurance.com.my or customer@amassurance.com.my or customer@kurnia.com or directly to any Liberty General Insurance Berhad branch office.

Should you change your mind and wish to receive marketing material(s) again, please send your written request to customer@libertyinsurance.com.my or customer@amassurance.com.my or customer@kurnia.com and a Customer Care Officer will contact you to confirm your request. All requests will be processed in 5 working days.

Revisions To Privacy Notice

This Privacy Notice may be revised from time to time. Notice of any such revision will be given on Liberty Insurance Berhad's websites and/or by such other means of communication deemed suitable by Liberty General Insurance Berhad.

Enquiries / Complaints / Communication

Should you have any queries, concerns, or complaints in relation to this Privacy Notice or would like to have a copy of the above-mentioned form(s), kindly contact us during office hours (Monday to Thursday – 8.30 am to 5.30 pm, Friday – 8.30 am to 4.15 pm, excluding public holidays) at the following contact points:

Designation: Customer Service Executive, Customer Contact Centre
Telephone: 1 300 88 8990
E-mail: customer@libertyinsurance.com.my
Address: Corporate Tower 9, Level 13A, Pavilion Damansara Heights, 3 Jalan Damanlela, 50490 Kuala Lumpur

Designation: Customer Service Executive, Customer Contact Centre
Telephone: 1 800 88 6333
E-mail: customer@amassurance.com.my
Address: Corporate Tower 9, Level 13A, Pavilion Damansara Heights, 3 Jalan Damanlela, 50490 Kuala Lumpur

Designation: Customer Service Executive, Customer Contact Centre
Telephone: 1 800 88 3833
E-mail: customer@kurnia.com
Address: Corporate Tower 9, Level 13A, Pavilion Damansara Heights, 3 Jalan Damanlela, 50490 Kuala Lumpur

A current version of this Privacy Notice and the abovementioned forms are made available on our website at: www.libertyinsurance.com.my or www.amgeneralinsurance.com or www.amassurance.com.my or www.kurnia.com