



IUBI Insurance Intermediary Corporation (“IUBI”) is an insurance broker. It upholds an individual’s data privacy rights and will exert its best efforts to ensure that all personal information,<sup>1</sup> sensitive personal information<sup>2</sup> and privileged information (collectively “Personal Data”) collected or to be collected from you, are processed in compliance with the Data Privacy Act of 2012, its implementing rules and regulations. This Privacy Statement provides information on how we collect, use, manage and secure your Personal Data.

#### Why do we collect your personal data?

Collection of your personal data enables us to perform our processes relating to your insurance policies, HMO contracts and various insurance products. Thus, Personal Data collected from you are stored in our system -

- (i) to process and administer your applications, policies/HMO contracts/other insurance products (including any claims or benefits) and conduct customer due diligence and KYC checks, with any person or organization who has or requires information about you, including your employer under group accounts, authorized institutions investigative agencies, insurers and reinsurers;
- (ii) to provide servicing and support;
- (iii) to conduct research and data analytics to improve our service, upgrade our systems and business processes;
- (iv) to serve as reference for promotional information relating to our services, our principals’ products and to occasionally conduct surveys and studies; and
- (v) to perform any other action necessary to implement the terms of our Transactions<sup>3</sup> with you and comply with reporting, disclosure and other obligations under Applicable Laws.<sup>4</sup>

#### What kind of data do we collect?

We collect (i) personal information including full name, mailing and email addresses, contact numbers; and (ii) sensitive personal information such as nationality, spouse’s name, civil status, gender, age, birthdate, medical and health information, government issued and other identification cards/information peculiar to you, licenses (or its denials, suspensions or revocations) and tax returns. We may also ask for financial and payment information, information on sources of funds, nature of your business, as well as documents such as proof of billing, latest payslips, financial statements, SEC/DTI certificates of registration, general information sheets and other documents as may be necessary to perform our services and comply with Applicable Laws. When you visit our website, we may also automatically receive your computer’s internet protocol (IP) address to provide us with information that help us to learn about your browser and operating system.

#### How do we collect your personal data?

We collect your Personal Data manually through application and other forms we ask you to fill out and submit (whether on paper or online), telephone calls, emails, and other means of communication or through your voluntary registration to our website when you -

- (i) apply for or renew your insurance policies, HMO contracts and other insurance products and when you make renewals, changes or assignments thereto;
- (ii) submit insurance claims;
- (iii) avail of services or seek our assistance in availing of services relating to your insurance policies, HMO contracts and other insurance products; and
- (iv) contact our account officers for any queries or requests or when you verify information you provided to us or when you visit our website and social media pages.

#### How do we preserve and protect your data?

We implement reasonable and appropriate organizational, physical and technical security measures to protect your Personal Data against accidental or unlawful destruction, alteration and disclosure, as well as against unlawful processing. This includes use of secured servers, firewalls, encryption and other latest security tools and technologies limiting access to Personal Data to authorized processors.

#### How do we use your Personal Data?

We use your Personal Data only to -

- (i) process the policies, contracts and products availed by you or to perform the services you have availed of;
- (ii) to communicate our latest products, services, promos and events;
- (iii) to respond to your queries, requests and complaints;
- (iv) to comply with Applicable Law, legal processes and orders;
- (v) to conduct customer due diligence and documentation; and
- (vi) any other purpose relating to (i) to (v).

#### How do we share your Personal Data?

---

<sup>1</sup> Personal information refers to any information whether recorded in a material form or not, from which the identity of an individual is apparent or can be reasonably and directly ascertained by the entity holding the information, or when put together with other information would directly and certainly identify an individual.

<sup>2</sup> Sensitive personal information refers to personal information (i) about an individual’s race, ethnic origin, marital status, age, color, and religious, philosophical or political affiliations; (ii) about an individual’s health, education, genetic or sexual life of a person, or to any proceeding for any offense committed or alleged to have been committed by such person, the disposal of such proceedings or the sentence of any court in such proceedings; (iii) issued by government agencies peculiar to an individual including social security numbers, previous or current health records, licenses or its denials, suspension or revocation and tax returns; and (iv) specifically established by an executive order or an act of Congress to be kept classified.

<sup>3</sup> Transaction means any transaction, business, or other form of contractual or commercial relationship.

<sup>4</sup> Applicable Law refers to any statute, law, constitution, regulation, rule, ordinance, order, decree, directive, guideline, policy, requirement, or other governmental restriction or any similar form of decision of, or determination of any of the foregoing by, any national, regional or local government or political subdivision, commission, authority, tribunal, agency or entity of the Republic of the Philippines or a foreign country, as may be applicable, including laws, regulations and policies relating to data privacy, prevention and detection of money laundering, terrorism financing, fraud or any crime.

We do not sell or rent your personal information to any third party. Also, we will not share your personal information to any third party without your explicit consent unless it is necessary for the performance of our services in your favor and subject to the execution of a data sharing or data processing outsourcing agreement. However, we may share your Personal Data only to the extent reasonably necessary to the following:

- (i) our employees and officers processing your Transactions, policies, requests, claims and inquiries;
- (ii) our affiliates and insurers/principals and other related parties for purposes allowed under this Privacy Statement and our Data Privacy Manual;
- (iii) banks, insurers and professional advisers performing due diligence checks;
- (iv) any third party service providers performing financial, administrative, technical and ancillary services; and
- (v) government agencies and competent authorities which under Applicable Laws require us to make disclosures or reports or provide information or documents.

By affixing your signature on this Privacy Statement and Consent Form (“Consent Form”), you authorize IUBI to disclose your Personal Data to the above individuals and entities as necessary for the proper execution of processes related to the purposes in this Consent Form.

**Where and how long do we store your personal data?**

Your personal data will be secured in filing rooms within IUBI premises or offsite storage facilities located in the Philippines for a period of not less than 5 years but not more than 10 years from the lapse of the policies or HMO contracts or other agreement or full payment of your last Transaction.

**What are your rights as a data subject?**

You are entitled to the following privacy rights:

- (i) Right to be informed on whether your Personal Data shall be, are being or have been processed.
- (ii) Right to object, withdraw or edit your consent on the processing of your Personal Data any time. If you exercise this right, we will not process your Personal Data unless it is required by subpoena or by competent authority or it is necessary for us to perform our services to you.
- (iii) Right to access your Personal Data.
- (iv) Right to dispute any inaccuracy or error and have information corrected or updated.
- (v) Right to suspend, withdraw or order the blocking, removal or destruction of your Personal Data upon discovery and substantial proof that said data is incomplete, outdated, false, unlawfully obtained, used for unauthorized purposes or are no longer necessary for the purposes for which they were collected.
- (vi) Right to be indemnified for damages or file a complaint with the National Privacy Commission.

If you wish to exercise any of your rights, kindly email our Data Protection Officer at [dpo@iubi.com.ph](mailto:dpo@iubi.com.ph) or call 88933261, 88439366, 88932154 from 9:00 am to 5:00 pm, Mondays to Fridays.

**What if there are updates/changes in our Privacy Policy?**

We will post the updated version of our Data Privacy Policy on our website: [www.iubi.com.ph](http://www.iubi.com.ph). After posting, the amended version will take effect immediately. Any changes shall not alter how we handle previously collected Personal Data without obtaining your consent to such changes, unless required by or necessary to comply with Applicable Laws.

**DECLARATION OF CONSENT**

Having read and understood the above Privacy Statement, I consent to the use and sharing of information obtained from me in the course of any Transaction, between me and IUBI, its affiliates and their respective representatives and agents (collectively, the “IUBI Group”) and/or any of IUBI’s insurers/principals or from third parties. I acknowledge and agree that any member of the IUBI Group and any of its insurers/principals may share my Personal Data as well as information relating to my policies, accounts, transactions and communications with any member of the IUBI Group or with any of said insurers/principals. My consent authorizes members of the IUBI Group and any insurers/principals with which I transact to process, collect, use, store, or disclose my information between them and to other members, to Governmental Authorities, as may be necessary.

When providing Personal Data of another, by affixing my signature, I certify that I have provided such persons with this Privacy Statement and obtained their consent to disclose and process their Personal Data. I also certify that all Personal Data relating to another person which I submit is accurate, complete and current.

I acknowledge that this Declaration of Consent supplements but does not supersede nor replace any other consent I may have previously provided to IUBI Group and any of its insurers/principals. This form is to be construed in accordance with Philippine Law.

<div></div> <div>PRINTED NAME OF INSURED AND SIGNATURE</div>	<div></div> <div>PRINTED NAME OF PARENT/GUARDIAN AND SIGNATURE</div>
<div></div> <div>DATE SIGNED</div>	<div></div> <div>DATE SIGNED</div>