

## Privacy notice for insurance agents and brokers

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The Privacy Notice (“notice”) is developed for you, who are our agents and brokers, both individuals and entities, which are limited to cases where you act on behalf of or for an entity, including individuals related to being an insurance agent or broker of the company, such as guarantors. This covers the period from the application to become an agent or broker of the company until the end of being an agent or broker, or from contract signing to the end of the contract with the company to explain the processing of your personal data and seeks to inform you of the purpose of the collection, use, and disclosure (“processing”) of personal data that The Pacific Cross Health Insurance PCL (“the Company”) processing as data controller of your personal data for personal data activities under this notice.

Accordingly, the company will collect, use, or disclosure of your personal data and your customer’s personal data as follows:

### **1. Legal basis for processing personal data**

**1.1.** The Company collects personal data under legal basis as follows:

**1.1.1** The necessity for consideration before entering into insurance contracts. It is unable for the Company to provide any services without receiving personal data.

**1.2.** The Company can collect personal data without consent of the data subject under the condition according to section 26 of Personal Data Protection Act, B.E. 2562

**1.2.1.** It is necessary for the Company to collect your work experience data, criminal record, financial data and health data for consideration of the qualification for underwriting as well as payments of the claims

### **2. Type of personal data and method of the collection**

The company collects your personal data as follows:

#### **2.1 In case of non-life insurance agents or brokers who are individuals:**

- (1) Data that can be used to identify an individual, for example, name, surname, identification numbers, age, religions, tax identification numbers, identification card number issue date, signatures, photographs.
- (2) Contact information, for example, emails, telephone numbers, Line Identification, addresses on identification cards, contact addresses, and mailing addresses.
- (3) Data relating to qualifications and work experience, for example the highest education degrees obtained, educational institutions, and the current occupations
- (4) Data concerning a non-life insurance agent license or a non-life insurance broker, for example, license number of the insurance agent or broker, expiry date of the license.
- (5) Data relating to the work of insurance agents or brokers, such as data sales proposals, performance evaluations, awards received, complaint records, investigation records,

suspension of agent/broker contract, and disciplinary actions, including risk assessments and evaluation

- (6) Data about benefits and compensation, such as details about gratuities, compensation, or other benefits you receive
- (7) Financial data, including bank account number and bank account name
- (8) Data as appears in the application for becoming an agent and supporting documents such as photographs, copies of ID cards, copies of household registration, copies of insurance agent or broker licenses, and copy of bank account statements
- (9) Data about system or company website usage, such as username, password, application status
- (10) History regarding bankruptcy, money laundering, or financial support to terrorists

## **2.2 In the case where you act on behalf of or for your entity**

- (1) If the company's contractual partner is an entity, such as an entity broker, the Company will process your personal data in your capacity as an employee, contractor, or authorized representative of your entity. Personal data used for identification, such as name, surname, address identification card number, signature, and information appearing in copies of your ID card, passport, or personal documents
- (2) Your data as it appears in the company's certificate, shareholder list, introduction letter, copies of insurance broker licenses, partnership or company registration documents, memorandum of association, VAT registration certificate, copies of bank accounts, or any other entity-related documents containing your personal data
- (3) History regarding bankruptcy, money laundering, or financial support to terrorists
- (4) Any other data we request from your entity or from you for entering into contracts or other related actions under the contract between the company and your entity.

Additionally, if you are involved in proposing insurance sales or acting as an insurance agent or broker, we will process your personal data as detailed in Section 2.1 in cases where you act in your own name.

## **2.3 In case of guarantors**

- (1) Data used for identification such as name, surname, age, nationality, ID card number, government official card number, occupation, and signature.
- (2) Contact information, such as phone number and address
- (3) Data appearing in documents related to the contract of guarantee, such as copies of ID cards, bank account statements, household registration, and government official or state enterprise employee cards, as well as employment certificates from the organization.

The above personal data is necessary for the company to collect and process for the purpose of insurance consideration, entering into insurance contracts, fulfilling insurance contracts, providing related services, and processing claims, including arranging related reinsurance to provide coverage under your insurance policy, or to comply with legal requirements. If you do not consent or do not allow access to such personal data, the company will be unable to enter into, fulfill, or comply with the law in relation to the contract.

In the case where you provide the personal data of others to the company, such as guarantor data, you must take any necessary actions to notify them about the processing of personal data according to this policy and take any necessary steps, such as obtaining consent (if required), to ensure the disclosure of such personal data by you and the company's processing of such personal data complies with legal requirements.

### **Method of collecting personal data**

The Company collects your personal data directly from you when you apply to become an insurance agent or broker of the Company, except in certain cases where the company may collect your data from other sources, such as public sources, sources related to your business, or commercial sources, etc.

### **3. Purpose of the Processing of Personal Data**

3.1 The Company process your personal data under

3.1.1 Contract basis: for the consideration of qualification before entering into contracts or for entering contracts or for complying with the contracts

3.1.2 Legal obligation basis: for compliance with the law of the Company's task

3.1.3 Legitimate interest basis: for the Company and third parties' interest

3.1.4 Prevent or suppress a danger to life, body or health of the person basis

3.1.5 Public interest basis: for performance of a task carried out in public interest by the Company or for the exercising of official authority

3.1.6 Consent basis: for cases that cannot be comply with any other legal basis

In addition, the Company can process personal data under the control of the

- a. It is to prevent or suppress a danger to life, body or health of the person where the data subject is incapable of giving consent
- b. It is to carry out activities of a foundation or non-profit organization under the conditions specified by law.

- c. It is information that is disclosed to the public with the explicit consent of the data subject
- d. It is necessary for establishment of legal claims
- e. It is necessary for compliance with a law to achieve the purpose with respect to
  - Preventive medicine or occupational medicine
  - Public interest in public health
  - Employment and social protection
  - Research
  - Substantial public interest

The Company shall process personal data of customers and/or third parties under legal basis for various objectives as follows

(1) In the case of non-life insurance agents or brokers who are individuals:

Personal Data Processing Basis	Personal Data Processing Activities
1. It is necessary to comply with the request of the data subject before entering into a contract	<ul style="list-style-type: none"> <li>- Consideration of application for a non-life insurance agent or broker</li> <li>- Entering into a non-life insurance agency or brokerage contract.</li> </ul>
2. It is necessary for the performance of a contract	<ul style="list-style-type: none"> <li>- Exercising of the rights and duties under the contracts between the Company and a non-life insurance agent or broker</li> <li>- Making payments of the consideration, commission or other benefits as agreed</li> </ul>
3. It is necessary for the legitimate interests of the Company or the related parties	<ul style="list-style-type: none"> <li>- Application for a non-life insurance agent and broker</li> <li>- Verification and authentication of identity</li> <li>- Historical check, both before and during acting as a non-life insurance agent or broker for the Company, including the monitoring of any fraudulence or corruption</li> <li>- Management and administration of the non-life insurance agents and brokers of the Company, manpower planning, payments of benefits or calculation of payments or rewards</li> </ul>

Personal Data Processing Basis	Personal Data Processing Activities
	<ul style="list-style-type: none"> <li>- Trainings or other activities that are beneficial to non-life insurance agents and brokers</li> <li>- Evaluation of performance of non-life insurance agents or brokers</li> <li>- Preparing reports or auditing the operation&amp; the Company, either by internal audit or external audit.</li> <li>- Analysis of data on the offering of insurance products</li> <li>- For the purposes of communications of any means and any channels</li> <li>- Conducting surveys, collecting statistical data, or conducting research on offering insurance products</li> <li>- Investigation of complaints and issues concerning improper conducts or disciplinary action procedures</li> <li>- General administration of the Company, and recording data of non-life insurance agents or brokers in taking out insurance and for avoiding any conflict of interest or any possibility of conflict of interest</li> <li>- Management of information, e g, for the purpose of managing, storing, recording, backing up, or destroying personal data</li> <li>- Complying with the guidelines or practices in the industry specified by the associations or organization in the insurance business sector</li> <li>- Restructuring the Company to restructure the organization and to enter into transactions with the Company, as well as buying or selling any part of the business of the Company (if applicable).</li> <li>- Complying with the laws of other jurisdictions (if applicable).</li> </ul>
4. It is necessary to comply with the law	<ul style="list-style-type: none"> <li>- To comply with the laws applicable to the operation of the insurance business of the Company</li> <li>- To comply with the order s, notifications, regulations, and the rules issued by government agencies or regulatory authorities, for example the Office of</li> </ul>

Personal Data Processing Basis	Personal Data Processing Activities
	<p>Insurance Commission (OIC), the Anti-Money Laundering Office, and the Royal Thai Police</p> <ul style="list-style-type: none"> <li>- To comply with any order of the court or any other judiciary organizations</li> </ul>
5. It is necessary to create and take any act in relation to the rights of claim of the Company	<ul style="list-style-type: none"> <li>- The Company may be required to process your personal data to create, comply, dispute, defend or take any act on its rights of claim.</li> </ul>
6. Consent	<ul style="list-style-type: none"> <li>- If it necessary for the Company to collect your sensitive personal data, the Company will obtain your consent as require by the law for collecting sensitive personal data that appears on identification cards</li> </ul>

(2) In the case that you act for or on behalf of entities:

Personal Data Processing Basis	Personal Data Processing Activities
1. It is necessary for the legitimate interests of the Company or the related parties	<ul style="list-style-type: none"> <li>- Verification and authentication of identity</li> <li>- Verification of the entitles for which you are an employee or for whom you act</li> <li>- Management and administration of the non-life insurance agents and brokers of the Company, manpower planning, payments of benefits or calculation of payments or rewards</li> <li>- Trainings or other activities that are beneficial to non-life insurance agents and brokers</li> <li>- Evaluation of performance of non-life insurance agents or brokers</li> <li>- Preparing reports or auditing the operation&amp; the Company, either by internal audit or external audit.</li> <li>- Analysis of data on the offering of insurance products</li> <li>- For the purposes of communications purposes</li> <li>- General administration of the Company, and recording data of non-life insurance agents or brokers, for the taking out insurance and for avoiding any conflict of interest or any possibility of conflict of interest</li> </ul>

Personal Data Processing Basis	Personal Data Processing Activities
	<ul style="list-style-type: none"> <li>- Management of information, e.g., for the purpose of managing, storing, recording, backing up, or destroying personal data</li> <li>- Restructuring the Company to restructure the organization and to enter into transactions with the Company, as well as buying or selling any part of the business of the Company (if applicable).</li> <li>- Complying with the laws of other jurisdictions (if applicable).</li> </ul>
2. It is necessary to comply with the law	<ul style="list-style-type: none"> <li>- To comply with the laws applicable to the operation of the insurance business of the Company</li> <li>- To comply with the orders, notifications, regulations, and rules issued by government agencies or regulatory authorities, for example the Office of Insurance Commission (OIC), the Anti-Money Laundering Office, and the Royal Thai Police</li> <li>- To comply with any order of the court or any other judiciary organizations</li> </ul>
3. It is necessary to create and take any act in relation to the rights of claim of the Company	<ul style="list-style-type: none"> <li>- The Company may be required to process your personal data to create, comply, dispute, defend or take any act on its rights of claim.</li> </ul>
4. Consent	<ul style="list-style-type: none"> <li>- If it necessary for the Company to collect your sensitive personal data, the Company will obtain your consent as require by the law for collecting sensitive personal data that appears on identification cards</li> </ul>

(3) In the case of guarantor

Personal Data Processing Basis	Personal Data Processing Activities
1. It is necessary for the performance of a contract	<ul style="list-style-type: none"> <li>- Exercising of the rights and duties under the contracts between the Company and the guarantor</li> </ul>

Personal Data Processing Basis	Personal Data Processing Activities
2. It is necessary for the legitimate interests of the Company or the related parties	<ul style="list-style-type: none"> <li>- Verification and authentication of identity</li> <li>- For the purposes of communications purposes</li> <li>- General administration of the Company, and recording data of non-life insurance agents or brokers, for the taking out insurance and for avoiding any conflict of interest or any possibility of conflict of interest</li> <li>- Management of information, e.g., for the purpose of managing, storing, recording, backing up, or destroying personal data</li> <li>- Restructuring the Company to restructure the organization and to enter into transactions with the Company, as well as buying or selling any part of the business of the Company (if applicable).</li> <li>- Complying with the laws of other jurisdictions (if applicable).</li> </ul>
3. It is necessary to comply with the law	<ul style="list-style-type: none"> <li>- To comply with the laws applicable to the operation of the insurance business of the Company</li> <li>- To comply with the orders, notifications, regulations, and rules issued by government agencies or regulatory authorities, for example the Office of Insurance Commission (OIC), the Anti-Money Laundering Office, and the Royal Thai Police</li> <li>- To comply with any order of the court or any other judiciary organizations</li> </ul>
3. It is necessary to create and take any act in relation to the rights of claim of the Company	<ul style="list-style-type: none"> <li>- The Company may be required to process your personal data to create, comply, dispute, defend or take any act on its rights of claim.</li> </ul>
4. Consent	<ul style="list-style-type: none"> <li>- If it necessary for the Company to collect your sensitive personal data, the Company will obtain your consent as require by the law for collecting sensitive personal data that appears on identification cards</li> </ul>

In addition, the Company may process your personal data to take any other necessary acts in relation to the purposes stated above



Unless otherwise permissible by the applicable laws and regulations, as well as the Personal Data Protection Act, if we wish to use your personal data for any purpose other than as specified in this Personal Data Privacy Policy or other than the purpose that are directly related to this Personal Data Privacy Policy, we will inform you and ask for your consent

#### **4. Disclosure of personal data**

The Company discloses your personal data to the following individuals or

- 4.1** Med-Sure Services Co., Ltd. for the consideration of insurance underwriting and the revision of the claim payment for the company's insurance policies.
- 4.2** Pacific Cross International Limited for reporting information to the company's major shareholders regarding human resource management activities.
- 4.3** Government organization for reporting data as required by the law or upon request by the government

#### **5 Your rights relating to your personal data under Personal Data Protection Act, B.E. 2562**

The objective of Personal Data Protection Act, B.E. 2562 is to make personal data under the protection of the owner and as the data subject of personal data, you have the following rights:

- 5.1** Right to access or to obtain a copy of your personal data that is under the responsibility of the Company and to request the disclosure of the source of your personal data in the case that the personal data has been collected from other sources unless the Company has the authority to deny from legislation or court orders or your request may cause damage to rights and freedoms of others
- 5.2** Right to request the Company rectify your personal data, which is incorrect or incomplete in order to make it more accurate, complete and present and not cause any misunderstanding
- 5.3** Right to suspension the use of personal data under the following circumstances:
  - 5.3.1** While the Company is investigating your request for rectification
  - 5.3.2** Your personal data is unlawfully collected, utilized and disclosed
  - 5.3.3** When your personal data is not necessary for storing to meet the objective of the Company that informed you, but you request the Company to retain your data for supporting the exercise of your legal rights

**5.3.4** During the period when the Company is able to demonstrate that there are, or significant legitimate grounds for collecting your personal data or when verifying the necessity of collecting, using, or disclosing your personal data for public interest, as a result of your exercising the right to object to the collection, use, or disclosure of your personal data.

**5.4** Right to objection of the collection, use, or disclosure of your personal data, except in cases where the company has legitimate reasons to deny your request (e.g., the Company is able to demonstrate that there are more significant legitimate grounds for collection, use, or disclosure of your personal data or that they intend to establish, exercise or defense legal or for the Company's public interest mission)

## **6 Retention period of personal data**

The Company will preserve your personal data for a maximum ten years following the termination of your relationship with the Company or your last contact with the Company under Personal Data Protection Act

Upon the expiration of the aforementioned period,, the Company will review and proceed to delete or destroy personal data or anonymize it within a period not exceeding 1 year, to remove all personal data once the retention period has elapsed, or for personal data that is irrelevant or exceeds the necessity of the collection purposes, or when the company must comply with your request to delete your personal data

## **7 The security of personal data**

The company has appropriate measures to protect your personal data in both technical and managerial aspects, to prevent loss or unauthorized access, destruction, use, alteration, modification, or disclosure of personal information.

In addition, the company has established a personal data protection policy, which has been communicated throughout the organization, along with guidelines to ensure the security of collecting, using, and disclosing personal data, maintaining confidentiality, integrity, and availability of personal data. The company will review this policy and this notice at appropriate intervals.

## **8 The Involvement of personal data owner**

The Company may disclose personal data upon the request from the owner of personal data, successor, heirs, or legal representative or guardian or legal guardian by sending the request through [thdpo@th.pacificcrosshealth.com](mailto:thdpo@th.pacificcrosshealth.com)

In case that the owner of personal data, successor, heirs, or legal representative or guardian or legal guardian object the collection, accuracy or any action of the Company such as the notification of updating or modifying your personal data, the Company may record such objection as evidence

However, the company may deny the rights stated in the second paragraph in the case where it is mandated by law, or if your personal data has been anonymized or stripped of identifying characteristics that can identify you

## **9 The responsibility of Data Processor**

Only officials with the authority and responsibilities associated with the gathering, use, and disclosure of personal information have been designated by the Company to have access to your personal information. The Company will ensure those authorities adhere to this privacy notice in the letter.

## **10 Modification**

In updating or modifying this notice, the company may make changes as deemed appropriate and will inform you through the company's announcement channels, email, website, or other means, with the date of the latest version indicated at the end. However, the company recommends that you regularly check for any new notices, especially before you disclose any personal information to the company.

By using the product or service under this processing activity, you acknowledge the terms in this notice. If you do not agree with the terms, please discontinue using. If you continue to use the product or service after this notice has been amended and posted through the aforementioned channels, it will be considered that you have acknowledged the changes.

## **11 Contact information**

If you have any questions regarding to this privacy notice, you can contact

### **Data Protection Officer :DPO**

- Address: 3 Rajanakarn Building, 16th Floor, Zone BC, South Sathorn Road, Yannawa Sub-district, Sathorn District, Bangkok 10120Tel: 02-401-9181
- Email: [thdpo@th.pacificcrosshealth.com](mailto:thdpo@th.pacificcrosshealth.com)