



Privacy Statement

LIC Singapore intends for www.licsingapore.com ("Our Website") to complement the services we provide. The management and staff of LIC Singapore are committed to maintaining the confidentiality of your Personal Data. Your privacy is important to us. The purpose of this statement is to inform you of how LIC Singapore, barring adverse and/or exceptional circumstances and subject to prevailing Acts under the Law, manages Personal Data in accordance with the Personal Data Protection Act (No. 26 of 2012).

LIC Singapore may from time to time update this Privacy Statement to ensure that it is consistent with changes and remains relevant. Subject to your rights at Law, you agree to be bound by the prevailing terms of this Privacy Statement and it is as such, your personal responsibility to review it regularly.

Collection of Personal Data

LIC Singapore collects Personal Data in the following ways:

- ▶ when you use our products or services, access Our Website and use our online and mobile services;
- ▶ when you submit documents and application forms to us during the application process for the purchase, or in consideration of the purchase, of our products or services;
- ▶ when you submit requests for changes or updates to your policy or any other requests in connection with your policy including through the submission of policy servicing forms and documents;
- ▶ when you respond to our queries or request for us to contact you;
- ▶ when you interact with our personnel, agents, customer service officers or sales representatives via phone, email, face to face meetings, interviews, SMS, fax, mail or electronic mail;

- ▶ when we receive referrals and collect Personal Data from within LIC Singapore, its associated persons/organisations, agents, business partners and service providers (collectively “LIC Singapore Persons”), and third party service providers and representatives of LIC Singapore Persons;
- ▶ when you submit personal data to us to participate in a lucky draw, contest, event or competition organised by LIC Singapore, its partners, representatives or service providers, and;
- ▶ when we seek information from third parties about you including but not limited to investigators, medical sources, hospitals, doctors, other healthcare professionals in connection with your policy, policy applications, underwriting the risks of your policy, policy claims and/or products and services of LIC Singapore used or purchased by you (“Medical Sources”).

Use of Personal Data

At LIC Singapore, we will use your personal details and information we obtain from Our Website and other sources to

- ▶ providing, managing, operating, processing and administering our products and services to you;
- ▶ perform administration and customer services;
- ▶ marketing and promoting the business activities, products and services of LIC Singapore;
- ▶ participating and administering contests, lucky draws, events and competitions;
- ▶ analyse your preferences and ensure that the content, services and advertising we offer are tailored to your needs and interests;
- ▶ for market, statistical or actuarial research and trend analysis of our products and services for company, regulatory or industry exercises and studies and reviewing the standard of our products and services;
- ▶ compliance, regulatory, monitoring and audit purposes;
- ▶ quality and training when our communications with you are recorded;
- ▶ other purposes as notified at the time of collection, and;
- ▶ other purposes directly relating to any of the above.

By providing your Personal Data to us, you accept that LIC Singapore may retain your information for as long as necessary, to fulfil the purpose(s) for which it is collected in compliance with applicable laws and regulations and LIC Singapore’s prevailing internal policies.

Disclosure of Personal Data

Personal Data will be kept confidential but may, where permitted by law and where such disclosure is necessary to satisfy the purpose or a directly related purpose for which the Personal Data was collected, provide such Personal Data to the following parties:

- ▶ insurance intermediaries (including our financial services consultants);
- ▶ any LIC Singapore Persons, third party service providers and representatives of LIC Singapore Persons who provide services to LIC Singapore in connection with the business of LIC Singapore including but not limited to banks, credit card companies, credit agencies, investigators, reinsurers, hospitals and clinics;
- ▶ Medical Sources and insurance organisations;
- ▶ any member company of LIC where necessary;
- ▶ other companies that help gather your information or communicate with you, such as research companies and ratings agencies, in order to enhance the services we provide to you;
- ▶ our professional advisers such as our lawyers and auditors;
- ▶ any law enforcement agency, statutory board, government regulator, government authority, dispute resolution or industry bodies as necessary to comply with any laws, rules, regulations, agreements or schemes;
- ▶ any party to whom you have consented the disclosure of your Personal Data, and;
- ▶ any other party as permitted under applicable law.

International Transfer of Personal Data

Where permitted by Law, your Personal Data may be provided to any of the above parties who may be located in Singapore or outside of Singapore. Your information may be transferred to, stored, and processed in Singapore or any other jurisdictions where any LIC Singapore Persons are located, or jurisdictions where a third party contractor is located or from which the third party contractor provides us services. By providing us with your personal information or using our services, applications, or Our Website, you consent to the transfer of such information outside your jurisdiction to our facilities or to those third parties with whom we share it as described above.

From time to time, LIC Singapore may purchase a business or sell one or more of our businesses (or portions thereof) and we may as permitted by Law, transfer or disclose your Personal Data that constitutes any pre-approved proprietary data as part of the (proposed) purchase or sale.

If you have provided your personal details to LIC Singapore, the Data Protection Notice given to you at the time will continue to apply and you may therefore be marketed to under the terms of that notice.

Personal Data Relating to Third Party

If you provide us with any Personal Data relating to a third party such as when you share information of

- ▶ your spouse, children, parents, and/or employees, including where you have named them as beneficiaries or as a life assured, and/or;

- ▶ a third party where he/she is referred by you to us for the purposes of us offering our products and/or services to that third party;

you represent to us that they have appointed you to act for them and to consent to the processing of their Personal Data, and that you have informed them of our identity and the purposes (as set out above) for which their Personal Data will be processed.

You further agree to keep us fully indemnified from and against any and all damages, losses, costs, legal fees (solicitor- client basis), penalties and proceedings, including any penalties or other amounts levied, imposed or charges by any regulator or regulatory authority, arising out of or in connection with your (or those of your officers, employees, advisors, agents and representatives) acts or omission, fault or negligence in performing these obligations or which results in us breaching relevant laws.

Use of Cookies and Web Beacons

Cookies are small bits of data that are stored by your browser and is used by most major websites. We use cookies on Our Website too for the following purposes:

- ▶ enabling certain features and functions on Our Website, e.g. remembering your user-id, favourite channel selections, browsing and other service preferences;
- ▶ building up a profile of how you and other users use Our Website;
- ▶ improving the efficiency of Our Website and identifying technical problems;
- ▶ administering services to you and to advertisers;
- ▶ establishing usage statistics, and;
- ▶ recognising return visitors.

You can accept or decline cookies by modifying the settings of your web browser but this may result in the loss of functionality, restrict your use of the website and/or delay or affect the way in which it operates.

Web beacons are visitor identification technology used by us in our effort to track the success of our advertising campaigns on third party sites. LIC Singapore uses web beacons to:

- ▶ count visitors who have come to our website after being exposed to an LIC Singapore banner ad on a third party site

We use this technology only to compile aggregated statistics about visitors and not to access visitor's personal information.

Third Party Sites

Our Website may contain links to other websites operated by third parties. Some of these third party websites may be co-branded with our logo or trademark, even though they are not operated or maintained by us.

We are not responsible for the privacy policy and practices including, content, security and cookies of these websites. In particular, unless expressly stated, we are not agents for these websites or advertisers nor are we authorized to make representations on their behalf. We encourage you to exercise caution and discretion when navigating to such sites.

Data Security

LIC Singapore will make reasonable security arrangements to prevent your Personal Data from unauthorized access, collection, use, disclosure, copying, modification, disposal or similar risks. While we strive to protect your Personal Data, you should still be aware of the inherent risks associated with using websites. As such we recommend that you take necessary measures to protect your Personal Data.

Withdrawal of Consent, Access and Correction of your Personal Data

Withdrawal of Consent of Personal Data Used for Non-Marketing Purposes

You may at any time refuse to give or withdraw your consent/deemed consent to the collection, use and/or disclosure of your Personal Data and/or your insured persons' Personal Data for non-marketing purposes by giving us reasonable notice. It may take up to **15** working days for your request to be reflected in our systems.

There may however be consequences to this withdrawal such as:

- ▶ the termination of any agreements with LIC Singapore;
- ▶ a breach of your contractual obligations or undertakings with LIC Singapore.

There may be other consequences of your withdrawal which LIC Singapore may advise you of as necessary. LIC Singapore's legal rights and remedies in such events are expressly reserved.

Withdrawal of Consent of Personal Data Used for Marketing Purposes

You may withdraw your consent for your Personal Data to be used for marketing purposes and you will stop receiving marketing information from us via the mode(s) of communication for which you have withdrawn such consent after a period permitted under Law or in accordance with our internal policies. Please note that such withdrawal of your consent will not affect our ability to provide you with the products and services for which you have requested or to which you have applied, subscribed or are participating with us.

Access and Correction of Personal Data

At LIC Singapore, we will take reasonable efforts to ensure the accuracy and completeness of your Personal Data. You are entitled to ask for a copy of the information we hold about you (for which we may charge a nominal fee) and to have any inaccuracies in your information corrected.

If you:

- ▶ have any questions or feedback relating to your Personal Data or our Privacy Statement;
- ▶ would like to withdraw your consent to any use of your Personal Data as set out in this Privacy Statement, or;
- ▶ would like to obtain access and make corrections to your Personal Data records.

Please contact LIC Singapore as follows:

Data Protection Officer

Life Insurance Corporation (Singapore) Pte Ltd
3 Raffles Place, #07-01
Bharat Building,
Singapore 048617
Email:- dpo@licsingapore.com

Note: This Privacy Statement and your use of this website shall be governed in all respects by the Laws of SINGAPORE