



Lacson & Lacson's PRIVACY NOTICE

When you engage *Lacson & Lacson Insurance Brokers, Inc.*'s services, you trust us with your personal information. This Privacy Notice is meant to help you understand the that data we collect, why we collect it, and what we do with it. This is important; *we hope you will take time to read it carefully.*

Our Commitment Lacson & Lacson Insurance Brokers, Inc. is committed to protecting, respecting, and upholding your data privacy rights. Our Privacy Policy explains how we collect, hold, process, use, disclose, and dispose personal information. We would like you to feel confident about how the personal information you provide to us is managed.

What we collect When we arrange insurance on your behalf, manage your insurance program or policy, and assist in an insurance claim, we ask you for personal information and sensitive personal information, including but not limited to:

- **Names of insured and beneficiaries with their personal circumstances** (birthdate, gender, age)
- **Medical records** (diagnosis/health complaints, confinement /claims details, prescribed medications, laboratory results, medical certificate, results of annual physical examination, if applicable)
- **Government-issued IDs**
- **Company profile & details**

Why We Collect Them We collect, hold, process, use, and disclose your Personal Information and Sensitive Personal Information in the following manner and for the following purposes:

- To respond to your inquiries and requests, improve our services and resolve your concerns;
- To establish and maintain communication with you;
- To validate you are our client and to verify your identify;
- To arrange coverage in accordance with your requirements with insurers and providers;
- To manage your insurance, including placement, renewal, invoicing, and client surveys;
- To assist, manage, and process your claims, including healthcare insurance claims, where we may obtain, examine, and process medical records, as well as request for these on your behalf, in order to facilitate settlement of your claim;
- To provide you with information, updates, and announcements, regarding our services;
- To comply by disclosure with any legal and regulatory requirements or requests, to prevent a threat to life or health, or for law enforcement purposes.

The information that you share with us during any of these processes will be handled with confidentiality and subject to our information security policies.

Who Collects Your Data and How to Contact Them Your data shall be collected only by authorized LLIBI employees who shall also be responsible with its processing. Collection may be done by our Client Care Executives, Corporate Account Executives, Account Officers, Business Development Officers. No collection shall be done without your prior consent or without a legal basis. No data shall be collected that is in excess of the specified purpose.

With Whom Will We Share The Data

We may use this information by sharing it with insurers, healthcare providers, and other relevant third parties for them to assess whether they may insure you, at what price, and at what terms they would be willing to do so. If they are already insuring you and the information submitted is in respect of a claim, the information will be used to facilitate settlement of your claim.

This process is covered by the appropriate data sharing agreements and non-disclosure/confidentiality agreements to ensure the same level of protection is given by the third party.

How We Protect your Information

We take reasonable and appropriate physical, technical, and organizational measures with the intent of protecting and safeguarding the personal information you have provided us to ensure that it is:

- *Handled in a lawful manner;*
- *Stored in a safe physical facility and protected from any unauthorized access and unlawful use;*
- *Protected from destruction, modification, and alteration.*

Our servers are routinely scanned, backed up and maintained to mitigate possibilities of data breach or any unauthorized accessing of personal information.

We do not sell, trade, or rent out your personal information to others.

Storage and Retention

All information collected, in both electronic and physical forms, are stored in our main office and will be retained only for as long as reasonably necessary to fulfill the purposes for which it was collected or to comply with any applicable legal requirements unless a longer retention period is required or permitted by law.

Upon request or upon fulfillment of the purpose or expiration of the period for which retention of the personal information was necessary, physical copies of documents shall be retained in our main office for another one (1) year for records purposes. After this period has lapsed, it shall be archived and transferred to a secure off-site storage location for another three (3) years until it is securely disposed. As for the electronic documents, it shall be deleted from our system servers permanently and hard copies will be shredded and properly disposed.

Integrity and Retention of Personal Information

We do not sell, trade, or rent out your Personal Information to others

We will keep your information accurate, complete, and up to date. We will retain personal information only for as long as reasonably necessary to fulfill purposes for which it was collected or to comply with any applicable legal requirements unless a longer retention period is required or permitted by law. Please note that the personal information we retain may be in electronic or paper form.

Upon request or upon fulfillment of the purpose or expiration of the three (3) year period after the termination of our business relationship for which retention of the personal information was necessary, it shall be deleted in our system servers permanently and hard copies will be shredded and properly disposed.

Your Rights and How to Exercise Them

- The right to be fully informed, to access your Personal Information, and to request for a copy of the Personal Information we have on file.
- The right to request for your Personal Information to be modified, amended, corrected, or updated, to ensure that your Personal Information on file is

reliable, accurate, complete, and as current as possible. We will be happy to assist you with this, subject to receipt of a written request or a request made through our recorded lines.

- The right to request for your Personal Information to be erased or deleted from our files. However, please note that if we do not have your Personal Information on file, we will inform you of the possible consequences, particularly in respect of how we advise, serve, and assist you.
- The right to report any misuse of your Personal Information. With rights, however, come responsibilities including, for example, the expectation that you will provide complete and accurate information to us, as your insurance advisor.

Changes and Updates To This Privacy Policy

Our Privacy Policy may change from time to time to reflect changes to our information practices or in response to a need for enhanced security regarding privacy. We will inform you of any privacy policy changes and, if the changes are significant, we will provide a more prominent notice (such as an e-mail notification of privacy policy changes). We will also keep prior versions of this Privacy Policy in an archive for your review.

Contact Us

For any concerns, inquiries, and feedback regarding our Privacy Policy, you may contact our Data Protection Officer through the following:

E-mail: privacy@llibi.com

Landline: +632 844 5778 local 405 or 151

Address: 15/F Burgundy Corporate Tower, 252 Sen. Gil Puyat Ave.,
Makati City, Metro Manila, Philippines.

We commit to respond to you within 10 days of receiving your complaint, inquiry, or feedback.