



Maxicare Life Insurance Corporation
22nd Floor Robinsons Summit Center,
6783 Ayala Avenue, Bel-Air,
Makati City, 1209, Philippines
Tel: +63 2 8840 5433

maxilife.com.ph

**For purposes of this Privacy Policy, the term 'Website' shall refer to this microsite.*

Privacy Policy

Overview

At Maxicare Life Insurance Corporation (“Maxicare Insurance, we, us, and our”), we value your privacy. This privacy policy (the “Privacy Policy”) shall explain what personal data is gathered, how it is used, with whom it is shared, where it is stored, and how you can contact us if you wish to exercise your rights and the procedures that we have in place to safeguard your privacy.

We are committed to comply with Republic Act No. 10173 or the Philippine Data Privacy Act of 2012 (the “Data Privacy Act”), its Implementing Rules and Regulations, related issuances from the National Privacy Commission, and other applicable laws (collectively, the “Data Privacy Laws”), to protect and safeguard your privacy.

We periodically update this Notice when necessary to ensure that our practices remain compliant with the Data Privacy Laws and are up to date with industry trends.

This Notice will inform you on how we process and protect your personal information. By visiting this page or reading this Notice, you certify that you have read, understood, and agree to the terms below.

Maxicare Insurance is a domestic corporation engaged in the business of life insurance, including accident, health and medical insurance. In the course of providing you with the services or in visiting this website, we will be collecting, using, disclosing, storing, and/or processing your personal data to ensure the quality of our product, and to effectively provide our services. It is important that you read this Privacy Policy together with any other applicable notices we may provide on specific occasions when we are collecting, using, disclosing, and/or processing personal data about you, so that you are fully aware of how and why we are using your personal data.

Personal Information Collected and Processed

We obtain personal information directly from you, including your application, claims and other forms that you submit, communications between us, as well as your visit of this website.

The information we collect and process shall include the following:

- a. Personal contact information: name, address, email address, telephone/mobile number or any other information that would allow us to contact you;
- b. Demographic information: gender, date of birth, age, civil status, etc.;
- c. Government-Issued Identification: Social Security System Number, Tax Identification Number, Philippine Health Insurance Number, Pag-IBIG (Home Development Mutual Fund) Number, Passport Number, National Bureau of Investigation Clearance Number, etc.;
- d. Financial information: bank details when you make payments for your account, etc.;
- e. Emergency Contacts: name, address, telephone/mobile number;
- f. Product data: includes information about quotes, policies, and claims and any other information relevant to your product, including policy and claim histories;
- g. Claims data: if a claim is made under your policy, this includes information about the claim collected from you, your beneficiaries or next of kin, your legal representative or other relevant third parties;
- h. Information inferred from your personal information, including vulnerability data: (information about health, life events, resilience and capability that helps us identify if you might have additional support requirements); and fraud and sanctions-related data
- i. Authentication data: includes account log-in information, passwords and memorable data for accessing your accounts;
- j. Telephone recordings and online chat transcripts: information obtained during recordings of telephone calls or online chats with our personnel/employees, third party representatives/partners/providers, and call centers;
- k. Non-personal information such as those provided by your device which may include the Internet Protocol (IP) address, your geolocation, operating system, browser type and version, and other machine identifiers, etc.;

When you visit our website, the following are collected automatically:

Browser data, specifically: device type, operating system and internet browser type, device model, operating system name and version, and session statistics;

Gender, interests, and language-setting on device,

Location information, particularly your IP address, geographic region up to the city where the activity originated; No financial personal information and payment card industry (PCI) related data will be automatically collected nor stored when you visit the website.

Cookie Policy

We may likewise utilize web analytics tools such as cookies. We collect and process the above information through both manual and electronic means.



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Purposes

We use your personal information for us to perform activities necessary to implement and administer your or your principal's policy with Maxicare Insurance, from application to termination. Your personal information may also be used for reporting, analysis and study purposes, and other functions required or permitted by all applicable laws.

We share your personal information to ensure that we can provide you with the best and excellent insurance services that are readily available, as well as to afford you a smoother and better customer experience. As an example, we may outsource the maintenance of our database, website or we may share your information to our affiliated service providers. Rest assured that we only share necessary information to our affiliates or Representatives (as defined hereunder) in order to aid them in performing their functions and to the extent permitted by law.

We collect your personal information for the following purposes:

1. Process, review, and approve application for enrollment, employment, affiliation, and/or for coverage in any of our products and/or services;
2. Process orders and availments for our products and/or insurance services, reimbursements and/or claims, and online payments;
3. Comply with applicable Insurance laws and regulations of the Philippines, including those issued by the Insurance Commission, and other laws on the prevention of money laundering including the provisions of Republic Act No. 9160 (Anti-Money Laundering Act of 2001, as amended (AMLA)) and the implementation of "know-your-customer" requirements and sanction screening checks;
4. Conduct studies and researches to review, develop, and improve our products and services; and
5. Perform profile analysis, behavioral modeling, and analytics to understand needs, preferences, and market trends to be able to improve and recommend suitable products and services.

Methods of Collection

Where do we get your personal information?

We collect your personal data from any documents or communications that you may have directly submitted to us, from publicly available information (including your social media accounts), or from third

parties, including:

1. When filling out the application forms, agreements, and other similar or related documents;
2. When logging-in and using our website, mobile applications, and other web-based platforms;
3. When availing of our product and services through manual and electronic applications and communications;
4. When getting in touch with our customer service representatives to inquire, file a complaint or request for service/s;
5. From the insurance policy holder member, in case you are a beneficiary/next of kin/representative; and
6. In the course of using our website and electronic platforms: Third Party web analytics tools, including those of third parties that use cookies to collect anonymous information and data generated in connection with your activities when you visit the pages and our network of websites.

We may also obtain your personal information from third parties and other sources which have obtained your consent for such disclosure or where it is lawfully permitted on our part to acquire such information.

Where you have provided us with the personal data of individuals other than yourself, you warrant that you have obtained their consent for the disclosure, in accordance with the Data Privacy Act.

Transfers/Disclosures

When and to whom do we disclose or share your personal information?

In the course of providing services in accordance with the agreement that you or the insurance policy holder from which we received your information, we normally engage the services of, and/or interact with, third parties, such as, but not limited to our parent company, affiliated companies, subsidiaries, financial advisors, affiliated third parties or independent/non-affiliated third parties and service providers, whether local or foreign (collectively referred to as "Representatives").

We may also share your personal information with the following: insurance brokers; financial advisers; Representatives who help us manage and underwrite our products and who provide insurance services; other insurers or reinsurers (either directly or through insurance brokers), who provide reinsurance



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services to us and each other in respect of risks underwritten by us, or insurers who cover us under our group insurance policies; and other third parties in relation to the relevant insurance policy or claim including experts, private investigators; legal advisers, accountants, auditors, financial institutions and professional service firms who act on our or your behalf;

We may be required to disclose your personal information with our Representatives for any legitimate business purpose as we may deem appropriate for your benefit, including but not limited to outsourced processing of our transaction, profiling or historical statistical analysis and as necessary to provide you with our services or for you to comply with your obligations in accordance with the agreement that you or the insurance policy holder from which we received your information, entered into with us.

When mandated by law, or in exceptional circumstances, we may be required to disclose personal information, such as when there are grounds to believe that the disclosure is necessary to prevent a threat to life or health, to investigate or remedy potential or actual violations of our policies, to protect the rights, property, and safety of others, or for law enforcement purposes, or for fulfillment of legal and regulatory requirements and requests.

We will never share, sell or otherwise disclose your personal information to third parties outside of our Representatives except if you have given your consent.

We will ensure that in situations where your information is shared, our Representative shall comply with the Data Privacy Laws through technical or organizational measures put in place.

Personal Information Controller

Maxicare Insurance is the Personal Information Controller of your information, which means that it determines what purposes personal information it holds will be used for. Your personal data may also be disclosed to third parties pursuant to a data sharing agreement, in which case, such third parties are also the personal information controllers of your personal information.

Data Protection Measures and Security Arrangements

How do we protect your personal information?

We value your privacy, that is why we maintain, enforce, and implement organizational, physical, technical, electronic and procedural security measures that ensure the integrity, confidentiality, and security of your personal information.

We protect your information by implementing safeguards, such as but not limited to, the following:

1. Access and use your personal information only to the extent necessary in order to administer the policy;
2. Use a secured server maintained with firewall, encryption, anti-virus, and other appropriate security controls;
3. At minimum, this website shall employ SSL TLS 1.2 as the minimum security standard to
4. Restrict access to your information to only authorized personnel who will handle it with strict confidentiality;
5. Undergo regular audits internally by our audit team and third-party auditors to ensure that your personal information is secured and security controls are effective;
6. Keep our security systems up to date and conduct trainings and seminars to our personnel in relation to protecting your personal information;
7. Strictly observe/implement rules on confidentiality and/or execute and comply with the appropriate data sharing agreements with contracted parties that receive, process, and store non-public personal, health, and financial (when applicable) information about you;
8. Perform data privacy and security assessment with contracted parties to ensure that non-public personal, sensitive, and privileged information are secured and appropriate controls are enforced by the contracted parties; and
9. Other security, organizational, and physical measures that we may introduce in the future to further strengthen the protection and security of your personal information.

We keep your information in a secured facility within the Philippines, and countries where our cloud service providers reside for as long as necessary for the fulfillment of the purposes for which the information was obtained or for the establishment, exercise or defense of any claims arising from our agreement with you or your employer, or as required or permitted for by the law and regulations.

Data Retention

Your personal data will be retained or stored for as long as the purposes for which they are being processed subsist and/or have not been satisfied. We will retain and use your personal information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.



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Information provided to us shall be disposed of or discarded in a secure manner that would prevent further processing, unauthorized access, or disclosure to any other party, or prejudice to your interest.

Data Subject Rights

In accordance with the Data Privacy Act, we uphold your right in relation to your personal information. You have the right to:

- Be informed on the processing of your personal information.
- Request access to your personal information from our systems and processes.
- Object to our collection or processing of your personal information.
- Rectify, correct or modify your personal information.
- Request the erasure or blocking of your personal information from our systems and processes.
- Request for a copy of your personal information and transfer them securely to you for further use.
- File a complaint if you believe that there was any violation of your rights.
- Be indemnified for the damages incurred based on a final decision as a result of inaccurate, incomplete, outdated, false, unlawfully obtained, erroneous data, or unlawful processing of personal data.

You also have a choice in our mailing list whether for service, announcements or sales and marketing purposes. However, choosing or deciding to remove your personal information from our systems may limit our ability to provide excellent insurance services to you.



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Maxicare Insurance Contact Information

If you have any inquiries, clarifications, and /or concerns regarding your membership, our products and services, and/or the updating of your personal information, you may contact:

Tel #: +632 7777-5433

Email Address: customercare@maxilife.com.ph

Data Privacy Team

If you have data privacy inquiry and concerns, or you wish to report any violation of your data privacy rights or to enforce any of your data privacy rights, you may contact our Data Privacy Officer thru the following contact details:

Data Protection Officer Tel #: +632 7777-5433

Email Address: dpo@maxilife.com.ph