



Privacy Policy

Effective date: 22 February 2019

Lonpac Insurance Bhd ("us", "we", or "our") provides a whole suite of insurance related products and services for both personal and business such as personal accident, travel, motor, home, marine, engineering & machinery, foreign worker (to name a few) (the "Services").

This Privacy Policy explains the types of information we may collect, how we may use and disclose the information once it is collected, and, where applicable, how you can stop us from collecting, using, disclosing or continuing to hold your information. We want to ensure that in using any of the Services, you understand the terms of this Privacy Policy, including any subsequent changes made to the Privacy Policy as described in paragraph (K) below and are aware of the privacy choices available to you.

Please note that this Privacy Policy does not apply to information that you may provide to us or that we may obtain where a separate privacy policy is made available to you or which does not make reference to this Privacy Policy. By giving us your Personal Data, you are giving us consent to collect, use and disclose your Personal Data under the terms of this policy and any relevant privacy and data protection laws in Malaysia. Unless otherwise defined in this Privacy Policy, terms used in this Privacy Policy (to the extent it is not contradictory) have the same meanings as in our Terms of Use accessible at our website at: <https://www.lonpac.com>. This privacy policy is prepared in line with the provisions under the Personal Data Protection Act 2010 ("Act") and we are committed to protecting the personal data of our customers in accordance with the provisions of the Act,

A) Information Collection And Use

We collect several different types of information for various purposes to provide and improve our Services to you.

Personally identifiable information may include but is not limited to:

- i) Email address
- ii) Full name
- iii) Phone number
- iv) Address
- v) Cookies and Usage Data

Information collected will be used to improve the content of our site or used for our marketing purposes. It is not shared with other organizations for commercial purposes unless expressly stated herein.

B) Types of Data Collected

Personal Data

While using our Services, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you ("Personal Data").

Usage Data

We may also collect information how the Services is accessed and used ("Usage Data"). This Usage Data may (inter alia) include information such as your computer's Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Services that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

Tracking & Cookies Data

We use cookies and similar tracking technologies to track the activity of this website and on our Services and hold certain information. The information collected is also used to improve the website to better cater to our customers' needs and to identify technical problems.

Cookies are files with small amount of data which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device. Tracking technologies also used are beacons, tags, and scripts to collect and track information and to improve and analyze our Services.

You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Services.

C) Use of Data and Purpose Specification

We may use the collected data for various purposes, namely to:

- (i) provide and maintain the Services
- (ii) manage, verify and complete transactions with you;
- (iii) market our Services and notify you about changes to our Services
- (iv) allow you to participate in interactive features of our Services
- (v) provide customer care and support and to respond to your request or complaints
- (vi) provide analysis or valuable information so that we can improve the Services
- (vii) monitor the usage of the Services
- (viii) process your payment transactions including without limitations to credit control services; and
- (ix) comply with any regulatory, compliance, statutory or legal requirements/obligations imposed by any relevant regulatory/enforcement agencies/bodies/authorities.

We will keep confidential all Personal Data collected through our website or through any other means including those collected or obtained directly from customers.

We may however disclose such information to the following parties in the course of using the information for the reason it was collected:

- (i) Our subsidiaries, holding companies, associated companies or affiliates;
- (ii) Companies solely or jointly-controlled by us;
- (iii) A person or company acting on our behalf;
- (iv) With our agents, investigators, assessors, lawyers, doctors and reinsurers; and
- (v) Any other person or company who has undertaken to keep such information confidential, provided they have a right to such information.
- (vi) You may choose not to provide us with the requested personal data/sensitive personal data, but please be advised that the failure to do so may inhibit our ability to do business with or provide the required Services to you.

D) Transfer and Retention Of Data

In the course of our business, we may need to transfer your Personal Data outside of Malaysia.

By continuing to use the Services, you hereby consent to such transfer.

Any Personal Data supplied by you will be retained by us as long as necessary for the fulfilment of the Purposes stated in paragraph (C) above or is required to satisfy legal regulatory, accounting requirements or to protect our interests.

Save and except as provided in paragraph (J) below, we do not offer any online facilities for you to delete your Personal Data held by us.

We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy and no transfer of your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of your data and other Personal Data.

E) Disclosure Of Data

We may disclose your Personal Data in the good faith belief that such action is necessary to:

- (i) comply with a legal or regulatory obligation
- (ii) protect and defend the rights or property of Lonpac Insurance Bhd
- (iii) prevent or investigate possible wrongdoing in connection with the Services
- (iv) protect the personal safety of users of the Services or the public
- (v) protect against legal liability

F) Security of Data and Data Protection

We have put in place technology and standards to protect stored and transmitted personal information you give us. This includes encryption software and strict security standards. However, while we are committed to protecting your personal data, we do not guarantee unauthorised or accidental access to such data.

G) Service Providers

We may hire third party companies and individuals to facilitate our Services ("Service Providers"), to provide the Services on our behalf, to perform Services-related services or to assist us in analyzing how our Services is used.

These third parties have access to your Personal Data only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose.

Analytics

We may use third-party Service Providers to monitor and analyze the use of our Services.

H) Links To Other Sites

Our Services may contain links to other sites that are not operated by us. If you click on a third party link, you will be directed to that third party's site. We are not responsible for the contents or privacy of those websites. We strongly advise you to review the Privacy Policy of every site you visit.

We have no control over and assume no responsibility for the content, privacy policies or practices of all third party sites or services.

I) Children's Privacy

Our Services does not address anyone under the age of 18 ("Children").

We do not knowingly collect personally identifiable information from anyone under the age of 18. If you are a parent or guardian and you are aware that your Children has provided us with Personal Data, please contact us. If we become aware that we have collected Personal Data from children without verification of parental consent, we take steps to remove that information from our servers.

J) Right of Access to and Correcting Personal Data

Under the Act, you have the right of access to your Personal Data held by us on payment of a prescribed fee and to request correction of the Personal Data that is inaccurate, incomplete, misleading or not up-to-date. If you have any questions regarding this Privacy Policy or if you wish to request access to your Personal Data or if you wish to correct your Personal Data or if you wish to withdraw your consent for future marketing communication, you may contact us as per paragraph (M) below.

We are committed to maintaining an accurate and up-to-date information. When you receive any insurance policy, document or correspondence from us, you should contact us immediately if the information shown is incorrect. Where reasonably possible, we will correct the information in our files or in our systems.

K) Changes To This Privacy Policy

We reserve the right to amend this Privacy Policy from time to time without prior notice. Any changes to the Privacy Policy will be uploaded onto our website and therefore, we encourage you to check/visit the website from time to time for any changes on a regular basis.

Policy are effective when they are posted on this page.

L) Confidentiality

Personal Data held by us will be kept confidential in accordance with this Privacy Policy pursuant to any applicable law that may from time to time be in force.

Any questions, comments, suggestions or information other than Personal Data sent or posted to this website, or any part of the this website by users will be deemed voluntarily provided to us on a non-confidential and non-proprietary basis.

We reserve the right to use, reproduce, disclose, transmit, publish, broadcast and/or post elsewhere such information freely without further reference to you.

M) Contact Us

You may make inquiries , complaints or request for access to or correction of your Personal Data or limit the processing of your Personal Data at any time hereafter by submitting such request to:

Lonpac Insurance Bhd,
6th Floor, Bangunan Public Bank,
6, Jalan Sultan Sulaiman,
50000 Kuala Lumpur,
Malaysia

Tel : 03-22628688