



PRIVACY POLICY

MAA General Assurance Philippines, Inc. (“MAAGAP”) is committed in protecting your privacy and will keep secure and confidential all personal information that you may provide to MAAGAP, and/or those that MAAGAP may collect from you, in accordance with the provisions of Republic Act No. 10173, otherwise known as the “Data Privacy Act of 2012”, its Implementing Rules and Regulations (IRR), and other applicable laws and regulations.

This Privacy Policy provides for the personal information we obtain, or which you may provide directly to MAAGAP or through its duly authorized representatives and website, and explains how we collect, use, share, retain, and dispose of your personal information when you use or engage with our products and services, as well as when you access our website at <https://maa.com.ph>. It also outlines the steps you can take if you wish to access and correct your personal information, as well as withdraw your consent for its processing.

We may update this Privacy Policy from time to time to reflect change(s) in the law and/or our internal standards. In such case, we will notify you by uploading an updated Privacy Policy on our website for your information and reference. We can also provide you with a copy upon request.

How Do We Collect Your Personal Information

We collect your personal information during various transactions, such as when you apply for an insurance policy, pay premiums, file claims, make complaints, or use our website or mobile application. Additionally, we may gather this information when you communicate with us via phone calls or emails, among other means. Your personal information may be collected either manually or electronically.

It is important that you provide us with accurate, truthful, and complete personal information relevant to your applications, inquiries, requests, and other concerns.

Where Do We Use Your Personal Information

By providing your personal information to us, you expressly acknowledge that you have read, understood, and hereby agree to all the terms of this Privacy Policy. Furthermore, you provide consent for us to use your personal information for any of the following general purposes:





- To review and assess your applications, inquiries, requests, and other concerns in order for us to offer you our products and services, including handling of claims that may be referred to us under the policy we issue;
- To process your personal information, as provided under applicable laws, regulations, and our policies, for the legitimate business purposes of our subsidiaries and affiliates, contractors, service providers, reinsurers, and other authorized third parties; and
- To make your personal information available for the legitimate business purposes of our subsidiaries and affiliates, contractors, service providers, reinsurers, and other authorized third parties.

In addition, we may use your personal information for other legitimate business purposes related to the purpose for which such personal information was initially collected.

What Personal Information Do We Collect and Process

MAAGAP processes your personal information based on your consent, as requested in our consent forms. Through our duly authorized representatives and website, we allow you to directly reach us and provide inquiries, requests, and other concerns on our products and services. In doing so, we ask you to provide the following personal information to identify you and enable MAAGAP to act on your applications, inquiries, requests, and other concerns, such as, but not limited to:

- Full Name;
- Gender;
- Civil Status;
- Address;
- E-mail Address;
- Contact Number;
- Vehicle Information; and
- Government Identification Card Number.

If you do not provide any or all of the foregoing personal information accurately, truthfully, and completely, we may not be in the position to effectively address your applications, inquiries, requests, and other concerns regarding our products and services, process insurance applications, or settle claims, among other transactions.

In addition, when you navigate through and interact with our website, depending on your settings, we may use automatic data collection technologies (e.g., cookies, web beacons, small data text files, or similar technologies) to obtain certain information about your equipment, browsing actions, and patterns, such as:

- Details of your visits to the website (e.g., traffic data, location data, logs, and other communication data, and the resources that you access and use on the website); and
- Information about your device's IP address, operating system, browser type, and browser versions.



The collected data on our website are mostly statistical data, but they may include other personal information. We may maintain or associate them with the personal information that we ask you to provide to MAAGAP in connection with your applications, inquiries, requests, and other concerns. We may further use them to enhance your browsing experience, analyze our traffic, and ensure that we give you the best experience on our website.

What Do We Do with Your Personal Information

Upon receiving your applications, inquiries, requests, and other concerns and the accompanying personal information identifying you, MAAGAP or its duly authorized third party forwards the same to the concerned department. We may use your personal information to get in touch with you in order to attend to, further inquire about, and address your concerns. We may separately contact you to confirm that the concerned department has acted on your applications, inquiries, requests, and other concerns, ask you for further feedback, request your participation in surveys, and/or provide information on our products and services.

Moreover, we use the data we collected on our website to help us improve it and to deliver better and more personalized products and services by enabling us to:

- Act on insurance application, inquiries, and other concerns;
- Estimate our audience size and usage patterns;
- Store information about your preferences, allowing us to customize our website according to your individual interests;
- Speed up your searches; and
- Recognize you when you return to our website.

How Long Do We Retain Your Personal Information

MAAGAP and/or its duly authorized third party shall retain your personal information for a maximum period of five (5) years, except for personal information subject to a court case, counted from the date you provide them to MAAGAP or when they were collected, respectively.

Why Do We Disclose and Share Your Personal Information

We may disclose aggregated personal information about our users and clients, and information that does not identify, or when combined with other information, does not directly and certainly identify any individual, without restriction.

As a general rule, we do not disclose your personal information to third parties except in specific situations. We may disclose and share personal information, subject to compliance with applicable laws and regulations, on a need-to-know basis, and in all cases only for legitimate business purposes, as follows:

- To our subsidiaries and affiliates;
- To contractors, service providers, and other third parties we engage to support our business, and who are bound by contractual obligations to keep customer information



and personal information confidential, and use it only for the purposes for which we disclose it to them;

- For business analysis and research;
- To industry association, government and law enforcement agencies, and regulatory bodies;
- To comply with orders of courts, government agencies, regulatory bodies, stock exchanges, and applicable laws and regulations;
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of MAAGAP, our subsidiaries and affiliates, officers, employees, customers, or other third parties;
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of MAAGAP's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal data held by MAAGAP about our website users is among the assets transferred; and
- To conduct investigations of breaches of MAAGAP's internal policies, laws and regulations, enforce appropriate sanctions, and pursue legal actions if necessary.

Your Rights as a Data Subject under the Data Privacy Act of 2012

Under the law, you are entitled to the following rights:

1. Right to be informed
2. Right to access personal information
3. Right to object
4. Right to rectify incorrect data
5. Right to erasure or blocking
6. Right to secure data portability
7. Right to damages
8. Right to file a complaint

For more information on your privacy rights, you may contact the National Privacy Commission (NPC) at www.privacy.gov.ph.

How Can You Access and Correct Your Personal Information

You are entitled to certain rights in relation to the personal information collected from you, including the right to access and correct your personal information being processed, object to the processing, and lodge a complaint before the NPC in case of violation of your rights as data subject.

You may send us an e-mail at customerservice@maa.com.ph or contact our Data Protection Officer at dpo@maa.com.ph to request access to, correct, and/or delete any personal information that you have provided to us. Please be advised, however, that we cannot delete your personal information without restricting or removing our ability to effectively address your applications, inquiries, requests, and other concerns. We may not accommodate a request to correct and/or delete personal information if we believe the same would violate any law or legal requirement or cause the personal information to be incorrect.



How Do We Secure Your Personal Information

We have implemented technical, organizational, and physical measures designed to protect the confidentiality, integrity, and availability of your personal information and secure such data from destruction, unauthorized access, alteration, disclosure, fraudulent misuse, and/or any other unlawful processing, as well as other natural and human dangers.

Ensuring non-repudiation is a key part of our commitment to safeguarding the confidentiality, integrity, and availability of your personal information and financial transactions. Thus, when you share personal information or conduct financial transactions with us, you can trust that your involvement and the authenticity of such information or transactions remain secure.

How Can You Withdraw Your Consent

You may withdraw your consent to the processing of your personal information at any time and without cost, subject to certain limitations as may be provided for by law, regulation, or our contract with you. You may also notify us regarding the particular personal information you wish to refrain from processing, in relation to the personal information initially gathered.

If you choose to exercise your right to withdraw your consent to the processing, you may send a request to dpo@maa.com.ph or complete our request to withdraw consent form, provided there is no other lawful basis justifying our continued processing.

How Can You Contact Us

Should you have any questions and/or concerns regarding this policy, MAAGAP's use of your personal information, or your rights in relation thereto under the Data Privacy Act of 2012 and its IRR, please do not hesitate to contact the MAAGAP's Data Protection Officer at the following: dpo@maa.com.ph and (+632) 8867-2452 to 55 local 604.