

# The Pacific Insurance Berhad

## Security & Privacy Policy

At TPIB, we are strongly committed to protecting the security and confidentiality of your personal or private information. For this purpose, we have put into place strong security measures to prevent unauthorised access which could result in the alteration, destruction, theft, or compromising the confidentiality of our Agent's or customer's data. Our site utilises commercially proven security hardware and software products in our system, network and application infrastructure. These security products include routers, firewalls and a secure operating system.

Industry standard 256-bit TLS (transport layer security) communication protocol is the de facto cryptographic standard that is used for securing data communication between the browser and TPIB systems. It is used for ensuring transaction privacy, message integrity and server-side authentication using digital certificate technology. Over and above TLS, all passwords are encrypted end-to-end from the browser to TPIB systems.

At TPIB, all connections must pass through at least one firewall to gain connectivity to the server. The firewall checks for the appropriate source address and can restrict the traffic to the appropriate server.

Additional technical security features include GlobalSign digital certificates, 256-bit encryption; and Automatic logoff after a pre-set time period.

Please note that you play a part in system security as well: Although we exercise every effort to provide a safe, secure and reliable system, we do not have control over the computer, computer software, systems and other incidentals hardware used by you to access the system and further transmission over the Internet cannot be guaranteed, warranted or represented to be absolutely secure.

You should not share your user ID or password with any other person; you should never display your account information in an area visible to others; and your PC should never be left unattended.

### **PRIVACY POLICY**

At TPIB, we respect every individual's right to privacy. Our relationship with you is our most valuable asset and is the very basis of our name and reputation. Whether you are a TPIB Agent or Customer, a registered user or a visitor to the public area of our Website, we understand the importance you place on the privacy and security of information that personally identifies you or your account information. We refer to and treat this information as "personal information".

Appended below are the privacy principles governing the processing of your personal information provided herein and should be read together with TPIB Data Protection and Privacy Statement which can be accessed [here](#).

### **TPIB Privacy Policy**

#### **Information TPIB Collects and How the Information is Used**

When you register at TPIB, we ask you for your personal particulars such as your contact details. Apart from your contact details, the information that we collect from you may also extend to your

financial and insurance information, which may include amongst others your income and liabilities depending on what products and services you apply for and subscribe to. This information enables us to deliver personalised services and communicate separately with you. Though you may refuse to provide us with any such information for any reason whatsoever, your refusal may result in TPIB not being able to provide you with the required services or you're not being able to make full use of our products and services and as such we cannot be liable for any losses resulting therefrom. Whenever we collect personal information from you, we will reference this policy or otherwise explain to you how we intend to use that information. We use personal information in ways that are compatible with the purposes for which we originally requested it. For example, we will use the information you give us to process your requests and transactions, to provide you with additional information about products and services, or to evaluate your insurance needs. To do so, we may share your personal information with a TPIB agent or affiliate so that they may do the same and they may pass information held by them about you to us so that we may do the same. We limit the collection and use of personal information to what is necessary to administer TPIB business, our relationship with you and to deliver superior service to you. This may include advising you about our products or services, those of our affiliates, and other opportunities that we believe may interest you.

To serve you better, we may combine information you give us on the Web or through other channels. We also use aggregated information about the use of our services to evaluate our users' preferences, improve our services, and facilitate our reporting of Internet usage. Like most websites, we use small bits of data called cookies stored on users' computers to simulate a continuous connection. Cookies let us "remember" information about your preferences and allow you to move within our service without reintroducing yourself. If we collect information from you, it is held securely and in the strictest confidence. For example, if you submit your email address to TPIB so you can receive the latest information about our promotions, products and services, we hold your email address on a secure server and we use it for no purpose other than sending you the information requested unless you have agreed to the receipt of marketing materials.

### **Security Procedures in Place to Protect the Information**

We are strongly committed to protecting the security of your personal or private information. To this end, we have in place the required control systems to ensure security and confidentiality of our Agent's and Customer's information at all times. These security standards and procedures shall be maintained notwithstanding that the TPIB – Agent/Customer relationship may have been terminated or otherwise ended.

We also maintain stringent procedures authorising only such employees as are strictly relevant or required to access your information on a need-to-know need-to-use basis. Our employees have been educated and have personally undertaken to observe/act in accordance to your right to privacy and confidentiality. Any breach by the employee of our corporate policies would be viewed seriously and subject the employee to such disciplinary action as we may consider appropriate.

### **Sharing of Information**

We will only share personal information with others as stated in this policy, unless we give you additional notice or ask for your permission or have been previously authorised by you. We do reserve the right to disclose or report personal information in limited circumstances where we believe in good faith that disclosure is required under any law or regulation, to cooperate with regulators, law enforcement authorities or any other authority having jurisdiction over us, to give effect to our contractual obligations to you, to give effect to or complete any instructions or

transactions given or made by you, to perform necessary credit checks or collect or report debts owed to us or to enforce and protect our rights or property.

We will protect the confidentiality of any personal information you share with us. When we share personal information with an agent or affiliate, we protect that personal information with a strict confidentiality agreement. Companies that we hire to provide support services or act as our service providers must conform to our privacy standards. On occasion we may assist a company that is not affiliated with TPIB in providing or offering a product or service to you. In such circumstances, marketing materials on the website will include instructions on how you can request not to receive those communications in the future. In all cases your personal information is protected by a strict confidentiality agreement. We do not allow any non-affiliated company to retain your personal information longer than necessary to provide the product, service, or information, unless you affirmatively grant us permission to do so.

### **Accuracy of Information**

We will attempt to keep Agent or Customer files complete, accurate and up to date. If you have any reason to believe that your records with us are inaccurate, incomplete or not updated, please write in to us, upon which we will promptly rectify. Alternatively, you can call us at 1800-88-1629 or access the "Contact Us" button on our website.

### **Agent Complaints**

You may address any queries, concerns or complaints relating to handling of your personal information by accessing the "Contact Us" button on our website.

### **RELIABLE AND QUALITY SERVICES**

At TPIB, we are committed at all times towards providing reliable and quality services to our Agents and Customer. We will ensure that all personnel and staff involved in providing these services have the necessary expertise and skills. We shall only offer services and products that are tailored to your needs. We shall achieve this by fully understanding your goals and objectives while ensuring service standards that are consistent and efficient.

### **TRANSPARENCY OF PRODUCTS AND SERVICES**

We will use our reasonable endeavours to ensure that our descriptions and details of products and services offered online by us are clear and true. We will be happy to receive any feedback from you on your opinions and comments on our products and services and will give all due consideration to your opinions and comments. Disclosures of our products and services online is designed to be clear and easily understood, however, in the event you are in any way unsure, unclear or require more details on the product or service concerned, you may contact us at 1800-88-1629 or give us your suggestion by accessing the "Contact Us" button on our website.

### **Forgotten your password or having problems logging in?**

For assistance, click the 'Forgot Password' button at the PacificLink Login Screen and follow the instructions.

[I have read, understood and agree to abide by the Terms and Conditions of TPIB Websites, Security & Privacy Policy, Internet Insurance Terms & Conditions.](#)

