PRIVACY NOTICE

At Liberty General Insurance Berhad, we value your privacy and strive to protect your personal information in compliance with the laws of Malaysia.

We will only collect and use your personal information in accordance with such laws and regulations (including the Personal Data Protection Act 2010 and Insurance Industry Code of Practice), this Privacy Notice and the privacy terms in any agreement(s) that you have entered into and/or will enter into with Liberty General Insurance Berhad.

This Privacy Notice explains:

- The type of personal information we collect and how we collect it;
- How we use your personal information;
- The parties that we disclose the personal information to;
- The choices we offer, including how to access and update your personal information; and/or
- Storage & security of your personal information.

For the avoidance of doubt, this Privacy Notice is applicable only if you are an individual.

For the purposes of this Privacy Notice, please note that:

- *"Personal information/data" refers to any information which relates directly or indirectly to you and/or your transactions with us. This information includes your name, address, occupation, contact details, the details of your account(s), the type of products and/or services subscribed to and such other necessary information regarding yourself and your transaction(s) with us, and includes sensitive personal information. Personal information also refers to your location information, device information, GPS location and other information obtained during your interaction with us, whether physically or through digital channels, including mobile applications.*
- *"Sensitive personal information/data" refers to information relating to your health, political opinions, religious beliefs, biometric data etc.*
- *"Other insured parties" refers to your jointly insureds and/or other individuals you may be purchasing our products and/or services for e.g., your children or employees, from whom you have (where applicable) obtained consent in order to disclose their Personal Information to Liberty General Insurance Berhad.*
- *"we", "us" and "our" refers to Liberty General Insurance Berhad.*
- *"you" and "your" refers to you and, where applicable, to your other insured parties.*

WHAT KIND OF PERSONAL INFORMATION WE COLLECT AND HOW WE COLLECT IT

In order to enable us to deal with your inquiries, open and operate an insurance policy for you and/or to generally provide you with our insurance products and services ("products and services"), we may need to and/or may be required to collect, use, disclose and store (i.e. "process") personal information and financial information about you, including but not limited to:

a. personal information to establish your identity and background;
b. personal information to establish your financial standing and creditworthiness, where required;
c. personal information to establish a view with regard to your health where you wish to procure relevant insurance policies offered by us; and/or
d. personal information that you provide when you apply for any of our products and services.

We may obtain this information from you and from a variety of sources, including but not limited to:

a. through your relationship with us, for example information provided by you in application forms, when using our products or services, when using our online or electronic services, when taking part in customer surveys, competitions and promotions;
b. through your verbal, written and/or electronic communications with us and/or our authorised agents;
c. from third parties connected with you, such as your employers and/or your other insured parties;
d. from an analysis of your access and use of our products and services, the claims you make, and the payments effected through or for your insurance policy(ies);
e. information when you visit our websites or use mobile applications such as the time and duration of your visit to our online sites, Internet Protocol (IP) address and the web pages you visit within our sites in order to track usage and improve our websites and your experience;
f. from such other sources in respect of which you have given your consent to disclose information relating to you and/or where not otherwise restricted.

In instances where you provide us with personal information relating to third parties, you confirm that you have obtained their prior consent to provide us with their personal information in accordance with this Privacy Notice or are otherwise entitled to provide this information to us and for us to use it accordingly.

HOW WE USE YOUR PERSONAL INFORMATION

Other than as stated above, we may use your personal information for one or more of the following purposes:

a. to assess and to manage your application(s) for our products and services;
b. to verify your financial standing through credit reference/reporting checks;
c. to manage and maintain your insurance policies with us;
d. to better manage our business and your relationship with us;
e. to better understand your current insurance coverage and future insurance needs;
f. to provide you with information on our and third party products, services and offers which may be of interest to you;
g. to improve our products and services and to develop new products and services;
h. to notify you about benefits and changes to the features of our products and services;
i. to administer offers, competitions and promotions;
j. to respond to your enquiries and complaints and to generally resolve disputes;
k. to update, consolidate and improve the accuracy of our records;
l. to produce data, reports and statistics which have been anonymised or aggregated in a manner that may not identify you specifically as an individual;
m. to conduct research for analytical purposes including but not limited to data mining and analysis of your transactions or your use of our products and services;
n. to meet the disclosure requirements and reporting obligation binding on Liberty General Insurance Berhad;
o. for audit, compliance and risk management purposes;
p. to assess financial and insurance risks;
q. to transfer or assign our rights, interests and obligations under any of your agreements with us;
r. to protect or enforce our rights to recover any debt owing to us;
s. to conduct anti-money laundering and anti-terrorist financing checks;
t. for crime detection, prevention and prosecution; and/or
u. for any other purpose(s) that is required or permitted by any law, regulations, guidelines and/or relevant regulatory authorities.

We will ask for your consent before using your personal information for a purpose other than those that are set out in this Privacy Notice and/or in the privacy terms of any of your agreement(s) with us.

DISCLOSURE OF YOUR PERSONAL INFORMATION

As part of providing you with our products and services and the management and/or operation of the same, we may be required or need to disclose information about you and/or your insurance policies with us to the following third parties (inside or outside of Malaysia):

a. companies and/or organisations that act as our agents, service providers (including but not limited to cloud service providers) and/or professional advisers;
b. companies and/or organisations that assist us in processing, administering and/or otherwise fulfilling transactions that you have requested;
c. companies and/or organisations that assist us in providing value added services;
d. advisers (including but not limited to agents, accountants, auditors, lawyers, financial advisers, brokers, intermediaries or other professional advisers);
e. any person notified by you as authorised to give instructions to us on your behalf;
f. any third party as a result of any restructuring of the insurance policies granted to you or the sale of debts, or the acquisition or sale of any company by Liberty General Insurance Berhad, provided that any recipient uses your information for the same purposes as it was originally supplied to us and/or used by us;
g. any rating agency, co-insurer or insurance broker or re-insurer or provider of credit protection;
h. any person connected to the enforcement or preservation of any of our rights under your agreement(s) with us;
i. subsidiary, affiliate and associated companies under Liberty Mutual Group of Companies; and/or
j. competent authorities, law enforcement agencies and/or regulators.

Subject at all time to any laws, (including regulations, guidelines and/or obligations) applicable to the Liberty General Insurance Berhad (whether in or outside Malaysia).

We will otherwise treat your personal information as private and confidential and will not disclose your information to anyone outside the Liberty General Insurance Berhad except:

a. where you have given permission;
b. where you have not chosen to opt-out of receiving marketing materials from us or any of our third party business partners;
c. where we are required or permitted to do so by law;
d. where required or authorised by any order of court, tribunal or authority, whether governmental or quasi-governmental with jurisdiction over Liberty General Insurance Berhad;
e. where we may transfer rights and obligations under our agreement(s) with you; and/or
f. where we are required to meet our obligations to any relevant regulatory authority.

EXERCISING YOUR CHOICE IN RESPECT OF THE DISCLOSURE AND USE OF YOUR PERSONAL INFORMATION FOR PURPOSES OF MARKETING

We may use your personal information to provide you with information about our and third party services and/or products, which may be of interest to or benefit you, except where otherwise requested by you.

In certain instances, we may disclose your personal information to our preferred merchants and strategic partners. However, please note that we will only disclose your personal information to our merchants and strategic partners where your prior consent has been obtained and subject at all times to any laws (including regulations, guidelines and/or obligations) applicable to us.

We take reasonable steps to ensure that our agreements with our merchants and/or strategic partners include appropriate privacy and confidentiality obligations.

If you do not wish your personal information to be utilised for the purposes of marketing or should you change your mind in relation to your previous decision, please contact us at the contact information detailed at the end of this Privacy Notice. Your latest written instructions to us will prevail.

PROFILING

Profiling is integral to the offering of insurance. We may assess the risk that you wish to insure against, including the likelihood and potential impact of an insured event. We may use this analysis to help determine whether to offer insurance, the applicable terms, coverage and price.

We may also use data analysis to identify potential fraud, financial crime or security risk, manage claims, perform actuarial analysis and improve our products and services.
While carrying out necessary due diligence (e.g. KYC, sanctions checks, fraud, identity, credit or risk checks) on our business partners, prospective customers, and other individuals with whom we may do business, we may need to provide a limited set of your information to third party vendors who assist us with this process. Their processing activities may involve an element of profiling. We do not make automated decisions based on this processing.

Whilst we use profiling to support our decision-making, decisions are ultimately made by a member or our team who will consider the profiling outcome together with other relevant factors.

USE OF ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING

We may use artificial intelligence ("AI") tools (incl. internal and third-party tools), to support our business and operational activities.

Depending on the context, we may use these technologies to support activities such as underwriting, policy administration, renewals and servicing, claims handling and fraud prevention, customer and operational queries, cybersecurity and IT operations, and business reporting and analysis. This list is not exhaustive.

Where AI is used, it is generally intended to assist our staff and improve efficiency, consistency and analysis. It does not replace appropriate human oversight. Decisions that produce legal or similarly significant effects on you will not be made solely by automated means unless we have informed you otherwise and such processing is permitted by applicable law. A member of our team will review and consider the relevant information before making a final decision.

Where appropriate and permitted, we will use personal information in connection with the AI tools, relying on the applicable legal basis as permitted under applicable law. Where sensitive personal information is involved, we will apply any additional conditions required by applicable law.

AI processing may involve personal information being accessed or processed by our group companies, service providers or technology vendors, including those located outside your country of residence, such as in the United States. Where this occurs, we will implement appropriate safeguards, including standard contractual clauses or other equivalent transfer mechanisms required by law.

We also take steps to ensure that the AI tools we use are subject to appropriate governance, security controls, testing, monitoring and contractual safeguards, and that they are used in a way that is proportionate to the relevant purpose.

As part of this framework, we implement appropriate controls and review processes to help ensure AI tools operate as intended and to identify and mitigate the risk of unfair, biased or inaccurate outcomes.

AI AND NON-PERSONAL INFORMATION

We also use AI with data that does not identify you personally, such as anonymised risk data, market information, and aggregated business data. While this processing is generally not subject to data protection laws, it remains subject to our internal AI governance framework, which requires proportionate human oversight, fairness assessment, and regular monitoring of AI outputs.

STORAGE AND SECURITY OF YOUR PERSONAL INFORMATION

Your personal information will be kept confidential and may be held or stored locally, regionally or globally, or on a cloud-based system, whether in Malaysia or out of Malaysia and be it managed internally or operated externally by third party service providers. Regardless of where your personal information is processed, we apply the same protection described in this Privacy Notice and we comply with applicable laws when transferring your personal information outside of Malaysia.

Liberty General Insurance Berhad places great importance on ensuring the security of your personal information. We regularly review and implement up-to-date technical and organisational security measures when processing your personal information.

RETENTION OF YOUR PERSONAL INFORMATION

Liberty General Insurance Berhad will retain your personal information in compliance with this Privacy Notice and/or the terms and conditions of your agreement(s) with Liberty General Insurance Berhad:

a. for the duration of your relationship with us;
b. for such period as may be necessary to protect the interests of Liberty General Insurance Berhad and/or its customers as may be deemed necessary;
c. where otherwise required by the law; and/or
d. where required by Liberty General Insurance Berhad's relevant policies.

WHAT IF PERSONAL INFORMATION PROVIDED BY YOU IS INCOMPLETE

Where indicated (for example in insurance application forms), it is obligatory to provide your personal information to us to enable us to process your application for our products or services. Should you decline to provide such obligatory personal information, we may not be able to process your application/request or provide you with our products or services.

YOUR PRIVACY RIGHTS

We can assist you to access and correct your personal information provided to us.

Where you wish to have access to your personal information in Liberty General Insurance Berhad´s possession, or where you are of the opinion that such personal information held by us is inaccurate, incomplete, misleading or where relevant, not up-to-date, you may make a request to us by contacting our branches or any relationship manager you usually deal with or alternatively you may make such request via our Data Access Request Form or Data Correction Request Form respectively. These forms are available at our Head Office, branches or corporate websites.

Data Portability: In certain circumstances, you can also request that Liberty General Insurance Berhad to transfer personal data that you provided to a third party, subject to technical feasibility and data compatibility.

You can also assist us to keep your personal information (such as your current mailing address) up to date, as it will enable us to serve you better.

OPTING OUT OF RECEIVING DIRECT MARKETING

We at Liberty General Insurance Berhad are committed to ensuring that our customer's request to not receive marketing material(s) through email, text message or telephone call are adhered to.

Please complete the Direct Marketing Opt-Out Form which is made available at our Head Office, branches or corporate websites, and list your phone number(s) and email address(es) that you wish to opt-out of.

The completed form can be submitted via email to customer@libertyinsurance.com.my or customer@amassurance.com.my or customer@kurnia.com or directly to any Liberty General Insurance Berhad branch office.

Should you change your mind and wish to receive marketing material(s) again, please send your written request to customer@libertyinsurance.com.my or customer@amassurance.com.my or customer@kurnia.com and a Customer Care Officer will contact you to confirm your request. All requests will be processed in 5 working days.

REVISIONS TO PRIVACY NOTICE

This Privacy Notice may be revised from time to time. Notice of any such revision will be given on Liberty General Insurance Berhad´s websites and/or by such other means of communication deemed suitable by Liberty General Insurance Berhad.

ENQUIRIES / COMPLAINTS / COMMUNICATION

Should you have any queries, concerns, or complaints in relation to this Privacy Notice or would like to have a copy of the above-mentioned form(s), kindly contact us during office hours (Monday to Thursday – 8.30 am to 5.30 pm). We will use reasonable efforts to comply with your request to access or correct your personal information within 21 days of receiving your duly completed Data Access Request Form/Data Correction Request Form and the relevant processing fee (if any).

Designation: Customer Service Executive, Customer Contact Centre
Telephone: 1 300 88 8990
E-mail: customer@libertyinsurance.com.my
Address: Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3, Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur

Designation: Customer Service Executive, Customer Contact Centre
Telephone: 1 800 88 6333
E-mail: customer@amassurance.com.my
Address: Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3, Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur

Designation: Customer Service Executive, Customer Contact Centre
Telephone: 1 800 88 3833
E-mail: customer@kurnia.com
Address: Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3, Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur

You may also contact our Data Protection Officer via email at data.protection@libertyinsurance.com.my.

For the full contact details of our Data Protection Officer, as well as the latest version of this Privacy Notice and the abovementioned forms, please visit the following websites:

- https://www.libertyinsurance.com.my/resources/pdpa
- https://www.amassurance.com.my/content/privacy-policy-documents
- https://www.kurnia.com/privacy-policy-documents

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