

# Internet Privacy Policy



**Thank you for visiting Chubb's website, which is owned and maintained by Chubb and its subsidiaries ("Chubb Group").**

We respect your privacy and want you to understand the ways in which we collect and use information provided online.

This Internet Privacy Policy applies to [www.chubb.com](http://www.chubb.com) and other websites or mobile applications that link to this Policy (the "Online Services"). It does not apply to [www.combinedinsurance.com](http://www.combinedinsurance.com) and any non-Chubb websites or mobile applications that you may access via the Online Services. Such services are governed by the privacy policies appearing on those sites and applications. Depending upon your relationship with us, you may receive other privacy notices from us providing additional detail about our privacy practices.

## **How We Collect Personal and Non-Personal Information through the Online Services**

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We collect two kinds of information through the Online Services: non-personal information and personal information.

The non-personal information we collect includes: the visitor's browser type, device type, and operating system; area(s) of the Online Services visited; date and time of access; host or Internet service provider (ISP) information; and identity of the referring site (any site from which the visitor accessed the Online Services).

We also collect personal information that can identify a visitor, user or insured, including but not limited to name, address or other contact information, policy information, claim information (including materials you submit as part of your claim), customer service requests, information provided for roadside assistance services, or other information that you choose to

provide to us, but only when you voluntarily provide it. If you apply for a job or register with our Career Center, we may collect personal information about your work and educational history.

In addition, certain of the Online Services may collect precise information about the location of your mobile device but only with your express consent. Once you have consented to the collection of the precise location of your mobile device, you may adjust this consent by managing your location services preferences through the settings of your mobile device.

## **Children's Privacy**

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Chubb does not seek or knowingly collect personal information from children under the age of 18, and we request that children do not provide information through the Online Services. The age limitations for children may be different in each country, please refer to each country's children age limitation for more details.

## **How We Use Your Information**

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We may use the information we collect through the Online Services for a number of purposes, including:

- to provide you with, renew or modify products and services;
- to provide you with the information and documents you request and for other customer service purposes;
- to process claims;
- to provide you with information about the Online Services or required notices;
- to deliver marketing communications or promotional materials that may be of interest to you and to assist us in determining relevant advertising;

- to improve the services, we provide and the usefulness of the Online Services;
- to customize your experience when using the Online Services;
- to comply with applicable laws;
- to perform research; and
- to prevent and detect fraud, infringement and other potential misuse.

We also may anonymize, combine, or aggregate any of the information we collect through the Online Services or elsewhere for any of these purposes or for analyzing usage statistics and trends.

If you provide us with personal information, we will not sell, license, transmit or disclose this information outside of the Chubb Group unless: (1) you expressly authorize us to do so; (2) it is necessary to allow our contractors or agents to provide services for us; (3) it is necessary to provide our products or services to you; (4) it is disclosed to entities that perform marketing services on our behalf or to other entities with whom we have joint marketing agreements; (5) in connection with a merger, consolidation, acquisition, divestiture or other corporate restructuring of all or part of our business; or (6) it is otherwise required or permitted by law.

### **How We Collect, Use and Protect Identity Card Numbers**

Chubb may collect your personal data including but not limited to identity card numbers, in the course of our business. We strive to protect the confidentiality and security of identity card number in our possession, custody or control by: (i) limiting access to identity card number; and (ii) maintaining reasonable administrative, technical and physical safeguards to protect against the loss, misuse or unlawful disclosure of identity card number.

Please refer to each country's webpage for more details on the way We collect, use and protect your personal data.

### **How We Use "Cookies" and Other Data Collection Tools**

#### ***Cookies.***

Chubb may place electronic "cookies" in the browser files of your computer or mobile device when you access a Chubb website. Cookies are pieces of information that a Chubb website transfers to your computer or mobile device to enable our systems to recognize your browser and to tailor the information on our websites to your interests. For example, if you previously visited a Chubb website and accessed your account information or inquired about particular services over the website, cookies enable us to present information tailored to your account and/or those particular interests the next time you visit the website. Moreover, Chubb or our third-party service providers or business partners may place cookies on your computer or mobile device that can be matched to other personal information we maintain about you to pre-populate certain online forms for your convenience. We also use cookies to analyze visitors' use of our websites. This analysis helps us better understand which areas of our sites are most useful and popular so we can plan improvements and updates

accordingly. Third parties, including Facebook, may use cookies, web beacons, and other storage technologies to collect or receive information from Chubb websites and apps and elsewhere on the internet and use that information to provide measurement services and target advertisements to you.

### **Why are cookies important for the use of Chubb websites?**

We use cookies to improve the functionality of this website and to track information about how the website is used in order to continually improve it and personalize it to user preferences. In particular:

1. Cookies enable an individually tailored use of the websites. Some functions on our websites cannot be used without cookies, i.e. logging in or changing settings. Cookies need to be enabled for optimal use of the website.
2. We are unable to monitor visitor numbers for our website without cookies. Security and fraud risks on our site increase without this information, which is something we wish to avoid.
3. Cookies allow us to check how users access and navigate our site. This is very important in order to make the website better and more user friendly. Please note that cookies can only read the identification number created by the random generator on your computer and can only retrieve information that is directly related to the Chubb website.

### **Types of Cookies**

Cookies may be either "persistent" cookies or "session" cookies. This website uses both persistent and session cookies.

A persistent cookie consists of a text file sent by a web server to a web browser, which allows us to collect and analyze (on an anonymous basis) traffic and use of this website, monitor the system and improve operating performance, for example, store your preferences to enhance your subsequent visits. It will not be automatically deleted when the browser is closed but is stored by the browser and will remain valid until its set expiration date (unless deleted by the user before the expiration date).

A session cookie is essential to ensure the correct functioning of this website and is used to manage registration/login and access to reserved features. It is stored temporarily during a browsing session and will expire at the end of the user session, when the web browser is closed.

It is also important to be aware that some cookies (which are generally session cookies) are what is known as strictly necessary. Strictly necessary cookies enable you to move around the website and use features which you have explicitly requested. You can disable other forms of cookie while allowing strictly necessary cookies - see "Your Cookies Choices" below.

#### ***Clear GIFs, pixel tags, and other technologies.***

In addition to cookies, we may also use other means of passively collecting non-personally identifiable data about your use of our web sites, such as through the use of "clear

GIFs” (small pieces of data that may be embedded in images on our web sites that enable us to track your usage of our web sites) and analyzing “click stream” data (the virtual trail you leave behind while browsing the Internet and viewing our web sites). We use clear GIFs and click stream data to gather data about your visit to our web sites and in connection with emails to track response rates.

The data may include information about your device, such as your IP address, but does not identify you by name. Blocking cookies will prevent clear GIFs from tracking your activity, and also prevent us from collecting certain other information, such as your IP address; but we still obtain a record of a visit. In addition to the information we collect from cookies, from clear GIFs, through the analysis of click stream data, and any other means we may employ to collect non-personally identifiable information about you or your visits to our web sites, we may also obtain anonymous information which you provide to us online -- for example, when you use our tools and calculators.

### **Your Cookie Choices**

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You can enable or disable cookies by adjusting your browser settings. This allows you to reject the placement of all cookies (except strictly necessary cookies). You can also delete cookies which have already been placed on your device. Please remember that disabling or deleting some or all cookies may prevent some web services (including on this website) from functioning correctly, and may lead to a less smooth or less personalized browsing experience.

You should visit the “Help” section of your browser for how to manage your cookie settings, or follow the links below:

- Internet Explorer:  
<http://support.microsoft.com/en-us/help/260971/description-of-cookies>
- Mozilla Firefox:  
<http://support.mozilla.com/en-US/kb/Cookies>
- Google Chrome:  
<http://www.google.com/support/chrome/bin/answer.py?hl=en&answer=95647>
- Safari:  
<http://support.apple.com/kb/PH5042>
- Opera:  
<http://www.opera.com/browser/tutorials/security/privacy/>

For further general information on cookies and more detailed advice on how to disable and enable them please go to <http://www.allaboutcookies.org>.

### **Do Not Track.**

We and our service providers or third-party ad servers may also use cookies or similar technologies to collect information about your browsing activities over time and across different websites following your use of the Online Services. While, as described above, you may have the opportunity to control the use of cookies through your web browser, we do not currently respond to web browser “Do Not Track” signals or other mechanisms that provide a method to opt out of the collection of information across the networks of websites and online services in which we participate. For more information about Do Not Track, please visit [www.allaboutdnt.com](http://www.allaboutdnt.com).

### **Third Party Analytics.**

We use automated devices and applications, such as Google Analytics, to evaluate usage of our Online Services. We also may use other analytic means to evaluate our Online Services. We use these tools to help us improve our services, performance, and user experiences. These entities may use cookies and other tracking technologies to perform their services. We do not share your name and contact information with these third-party analytics providers; however, these providers may obtain unique identifiers for your device or your IP address.

### **Third Party Advertising Networks.**

We use third parties such as network advertisers to serve advertisements on third-party websites or other media (e.g., social networking platforms). This enables us and these third parties to target advertisements to you for products and services in which you might be interested. Third-party ad network providers, advertisers, sponsors and/or traffic measurement services may use cookies, JavaScript, web beacons (including clear GIFs), Flash LSOs and other tracking technologies to measure the effectiveness of their ads and to personalize advertising content to you. These third-party cookies and other technologies are governed by each third party’s specific privacy policy, not this one. We may provide these third-party advertisers with information about you.

### **Opting-out of Third Party Ad Networks**

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You may opt out of many third-party ad networks. For example, you may go to the Digital Advertising Alliance (“DAA”) [Consumer Choice Page](#) for information about opting out of interest-based advertising and their choices regarding having information used by [DAA companies](#). You may also go to the Network Advertising Initiative (“NAI”) [Consumer Opt-Out Page](#) for information about opting out of interest-based advertising and their choices regarding having information used by [NAI members](#).

Opting out from one or more companies listed on the DAA [Consumer Choice Page](#) or the NAI [Consumer Opt-Out Page](#) will opt you out from those companies’ delivery of interest-based content or ads to you, but it does not mean you will no longer receive any advertising on other websites. You may continue to receive advertisements, for example, based on the particular website that you are viewing (i.e., contextually based ads). Also, if your browsers are configured to reject cookies when you opt out on the DAA or NAI websites, your opt out may not be effective. Additional information is available on the DAA’s website at [www.aboutads.info](http://www.aboutads.info) or the NAI’s website at [www.networkadvertising.org](http://www.networkadvertising.org).

### **Security of Internet Communications**

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The Internet is not a secure medium. We employ reasonable administrative, technical and physical safeguards designed to protect personal information. When you enter sensitive information (such as a credit number or social security number) on our web sites, we encrypt that information using secure socket layer technology (SSL) or similar technology during its transmission to our web site. Unfortunately, no method of transmitting or storing data can be guaranteed to be secure, and we do not assume any responsibility for any

harm, loss or damage you may experience from transmission of information by or to Chubb over the Internet. If you believe that the security of any account you might have with us has been compromised, please contact us using one of the methods described below.

We restrict access to personal information collected about you at our web sites to our employees, our affiliates' employees or others who need to know that information to provide services to you or in the course of conducting our normal business operations.

### **How to Contact Us and Access and Correct Your Information**

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If you have a question or would like to access and correct personal information you have submitted to us through the Online Services, please log into your account for the particular Online Service or send a letter or email to the address below with your question or requesting to see your information. We will be happy to make corrections whenever possible but may not be able to provide information relating to investigations, claims, litigation and other matters.

Please address requests to:

#### **Chubb in Indonesia**

Attention: Customer Service  
Email: [contact.id@chubb.com](mailto:contact.id@chubb.com)

#### **Chubb Group**

Attention: Privacy Inquiries  
202 Hall's Mill Road, P.O. Box 1600  
Whitehouse Station, NJ 08889-1600  
Telephone: 1-800-258-2930  
Email: [privacyinquiries@chubb.com](mailto:privacyinquiries@chubb.com)

### **Blogs and Other Interactive Features**

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We may offer blogs, online forums or other interactive features on the Online Services that enable you to share information about our services or other issues of interest. You should be aware that any communications you submit or post to any such interactive features on the Online Services may be viewable by other participants or users. Therefore, by submitting or posting to such interactive features you acknowledge and agree that you have no expectation of privacy or confidentiality in the content you submit for such features, whether or not it contains personal information about you.

### **Links to Other Sites**

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For your convenience, we may provide links to other web sites and web pages that we do not control. We cannot be responsible for the privacy practices of any web sites or pages not under our control and we do not endorse any of those web sites or pages, the services or products described or offered on such web sites or pages, or any of the content contained on those web sites or pages. Before providing any personal information to such web sites, please be sure to carefully review the web site's privacy policy.

We are not responsible for the collection, usage, and disclosure policies and practices (including the data security practices) of other organizations, such as Google, Apple, Microsoft and Facebook or any other app developer, app provider, social media platform provider, operating system provider, wireless service provider, or device manufacturer, including any Personal Information you disclose through or in connection with the Apps or our Social Media Pages.

### **Consent**

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By using the Online Services, you signify your consent to this Online Privacy Policy and this site's Terms of Use. If you do not agree to this policy or the site's Terms of Use, please do not use the Online Services. The Online Services are not for use within any country or jurisdiction or by any persons where such use would constitute a violation of law. If this applies to you, you are not authorized to access or use any of the Online Services.

### **Changes to this Privacy Policy**

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We may change this Online Privacy Policy at any time and from time to time. Any amendments or modifications to this Online Privacy Policy will become effective immediately upon posting. Your continued use of any of our Online Services following the posting of a revised version of this Online Privacy Policy will constitute your acceptance of the revised Policy. If you do not agree with the revised Online Privacy Policy, do not use any of our Online Services.

Last Updated: April, 2019

**Chubb. Insured.<sup>SM</sup>**

#### **PT Chubb General Insurance Indonesia.**

Chubb Square, 6<sup>th</sup> Floor Jl. M.H. Thamrin No. 10 Jakarta 10230, Indonesia  
Tel: +62 (21) 2949 8500 | Fax: +62 (21) 2949 8511 | Hotline: 1500 257

#### **PT Chubb Life Insurance Indonesia.**

Chubb Square, 6<sup>th</sup> Floor Jl. M.H. Thamrin No. 10 Jakarta 10230, Indonesia  
Tel: +62 (21) 2356 8888 | Fax: +62 (21) 2356 8889

[www.chubb.com/id](http://www.chubb.com/id).

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