

# Personal Data Protection

## Purpose Statement

CHUBB®



1. To process, administer and/or manage your relationship, account and policy with Chubb Insurance Singapore Limited (“**Chubb**”), Chubb will necessarily need to collect, use, disclose and/or process your personal data or personal information about you.
2. Such personal data will be collected, used, disclosed and/or processed by Chubb for the purpose(s) of :
  - (a) considering whether to provide you with the insurance you applied for;
  - (b) processing your application for underwriting and insurance;
  - (c) administering and/or managing your relationship, account and/or policy with Chubb;
  - (d) processing and/or dealing with any claims including the settlement of claims and any necessary investigations relating to the claims, under your policy;
  - (e) carrying out due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations or risk management procedures that may be required by law or that may have been put in place by Chubb;
  - (f) carrying out your instructions or responding to any enquiries by you;
  - (g) dealing in any matters relating to the services and/or products which you are entitled to under this policy which you are applying for or have applied; (including the mailing of correspondence, statements, invoices, reports or notices to you, which could involve disclosure of certain personal data about you to bring about delivery of the same as well as on the external cover of envelopes/mail packages);
  - (h) investigating fraud, misconduct, any unlawful action or omission, whether relating to your application, your claims or any other matter relating to your policy, and whether or not there is any suspicion of the aforementioned;
  - (i) complying with applicable law in administering and managing your relationship with Chubb;
  - (j) sending you offers or information regarding our products and services that may be of interest to you;
  - (k) conducting market research, including surveys, compiling statistics or industry exercise and studies, to improve or identify products and services that Chubb believes may be of interest to you;
  - (l) providing improved quality, training and security (for example, when our communications with you are recorded);
  - (m) compliance monitoring and audit reviews; and/or
  - (n) archiving, backing-up(collectively the “Purposes”)

3. We may/will also be collecting from sources other than yourself, personal data about you, for one or more of the above Purposes, and thereafter using, disclosing and/or processing such personal data for one or more of the above Purposes.

4. Your personal data may/will be disclosed by Chubb to its third-party service providers or agents including but not limited to:

- (a) Actuaries;
- (b) Business Partners;
- (c) Call Centres;
- (d) Claims Investigators;
- (e) Claims Handlers;
- (f) Loss Adjusters;
- (g) Third Party Vendors engaged by us to store and maintain our records, including storage for business recovery purposes;
- (h) Professional Advisors, such as lawyers, legal advisors, doctors and other medical service providers;
- (i) Law enforcement agencies, statutory boards, government regulators, government authorities, dispute resolution or industry bodies as necessary to comply with any laws, rules, regulations, agreements or schemes; and
- (j) Related company or regional office or head office to comply with company policies and procedures or upon their valid request.

5. Your personal data may/will be disclosed by Chubb to its third party service providers or agents, which may be sited outside of Singapore, for one or more of the above Purposes, as such third party service providers or agents, if engaged by Chubb, would be processing your personal data for Chubb for one or more of the above Purposes.

6. By purchasing Chubb's insurance products, you:

- (a) consent to Chubb collecting, using, disclosing and/or processing your personal data for the Purposes as described above;
- (b) consent to Chubb collecting personal data about you from sources other than yourself and using, disclosing and/or processing the same, for one or more of the Purposes as described above;
- (c) consent to Chubb disclosing your personal data to its third party service providers, or agents for the Purposes as described above; and
- (d) consent to Chubb transferring your personal data to its third party service providers, or agents where such third party service providers or agents are sited, whether in Singapore or outside of Singapore, for the Purposes as described above.

## **About Chubb in Singapore**

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Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, agency and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by delivering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at [www.chubb.com/sg](http://www.chubb.com/sg).

## **Contact Us**

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For further information on [Chubb's Data Protection Policy](#), please address your correspondence to:

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