

PRIVACY POLICY

When you use Lacson and Lacson Insurance Brokers, Inc.'s services, you trust us with your information. This Privacy Policy is meant to help you understand what data we collect, why we collect it, and what we do with it. This is important; we hope you will take time to read it carefully.

Our Commitment Lacson & Lacson Insurance Brokers, Inc. is committed to protecting, respecting, and upholding your data privacy rights under Republic Act No. 10173 or the Data Privacy Act of 2012. Our Privacy Policy explains how we collect, hold, process, use, disclose and dispose Personal Information. We would like you to feel confident about how the Personal Information you provide to us is managed.

Definition of Personal Information Personal Information refers to any information from which your identity is apparent or can be reasonably and directly ascertained as defined in the Data Privacy Act of 2012.

Collection of Personal Information When we arrange insurance on your behalf, manage your insurance program or policy, and assist in an insurance claim, we ask you for personal information that will allow us to advise you properly in respect of your insurance as well as to deliver to you the service we are contractually obliged to provide.

By using our website, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you. Personally identifiable information may include, but is not limited to your name, date of birth, contact information or state of your health.

We may use this information by sharing it with insurers, healthcare providers, and other relevant third parties for them to assess whether they may insure you, at what price, and at what terms they would be willing to do so. If they are already insuring you and the information submitted is in respect of a claim, the information will be used to facilitate settlement of your claim.

The information that we share during either of this process will be handled with utmost confidentiality.

Log Data Use of our site through your browsers may result in some information being collected even if you do not actively provide them. Your IP

address, MAC address, OS type and version and other similar information is passively collected by most browsers and used in a variety of ways. If you are using mobile devices, certain information like unique device identifier may be collected.

Cookies

Cookies are small pieces of data sent from our site to your browser and is stored directly to your computer. You can configure your browser to refuse all cookies or to indicate when a cookie is being sent.

Processing and Use Of Personal Information

We collect, hold, process, use, and disclose your Personal Information in this site in the following manner and for the following purposes:

- To respond to your inquiries and requests, improve our services, and resolve your concerns;
- To establish and maintain communication with you;
- To validate you are our client and to verify your identity;
- To arrange coverage in accordance with your requirements with insurers and providers;
- To manage your insurance, including placement, renewal, invoicing, and client surveys;
- To assist, manage, and process your claims, including healthcare insurance claims, where we may obtain, examine, and process medical records, as well as request for these on your behalf, in order to facilitate settlement of your claim;
- To provide you with information, updates, and announcements, regarding our services;
- To comply by disclosure with any legal and regulatory requirements or requests, to prevent a threat to life or health, or for law enforcement purposes.

Integrity and Retention of Personal Information

We will keep your information accurate, complete, and up to date. We will retain personal information only for as long as reasonably necessary to fulfill the purposes for which it was collected or to comply with any applicable legal requirements unless a longer retention period is required or permitted by law. Please note that the personal information we retain may be in electronic or paper form.

Upon request or upon fulfillment of the purpose or expiration of the period for which retention of the personal information was necessary, it shall be deleted in our system servers permanently and hard copies will be shredded and properly disposed.

How We Protect Your Information

We take reasonable and appropriate physical, technical, and organizational measures with the intent of protecting and safeguarding the Personal Information you have provided us to ensure that it is:

- Handled in a lawful manner;
- Stored in a safe physical facility and protected from any unauthorized access and unlawful use;
- Protected from destruction, modification, and alteration.

Our servers are routinely scanned, backed up and maintained to mitigate possibilities of data breach or any unauthorized accessing of personal information.

We do not sell, trade, or rent out your Personal Information to others.

Other Rights

Your rights include:

- The right to be fully informed, to access your Personal Information, and to request for a copy of the Personal Information we have on file.
- The right to request for your Personal Information to be modified, amended, corrected, or updated, to ensure that your Personal Information on file is reliable, accurate, complete, and as current as possible. We will be happy to assist you with this, subject to receipt of a written request or a request made through our recorded lines.
- The right to request for your Personal Information to be erased or deleted from our files. However, please note that if we do not have your Personal Information on file, we will inform you of the possible consequences, particularly in respect of how we advise, serve, and assist you.
- The right to report any misuse of your Personal Information.

With rights, however, come responsibilities including, for example, the expectation that you will provide complete and accurate information to us, as your insurance advisor.

For any complaints, inquiries, and feedback regarding our Privacy Policy, please contact us at privacy@llibi.com. You may also call us at +632 844

5773 or write to us at the 15/F Burgundy Corporate Tower, 252 Sen. Gil Puyat Ave., Makati City, Metro Manila, Philippines.

We commit to respond to you within 30 days of receiving your complaint, inquiry, or feedback.

**Changes and Updates
To this Privacy Policy**

Our Privacy Policy may change from time to time. We will not reduce your rights under this Privacy Policy without your explicit consent. We will post any privacy policy changes on this page and, if the changes are significant, we will provide a more prominent notice (including, for certain services, email notification of privacy policy changes). We will also keep prior versions of this Privacy Policy in an archive for your review.

Your continued use of the service of this site after we post any modifications to the Privacy Policy on this page will constitute your acknowledgement of the modifications and your consent to abide and be bound by the modified Privacy Policy.

**Consent to Collect,
Hold, Process, Use
and Disclose
Personal Information**

By accessing our website or by providing personal information to us, you voluntarily, specifically, and intelligently give consent to Lacson & Lacson Insurance Brokers, Inc. to collect, hold, process, use and disclose your Personal Information in accordance with this Privacy Policy.