

# Tokio Marine Australasia Privacy Policy

Dated 27 November 2020

## Your privacy

Tokio Marine is dedicated to upholding your privacy and protecting your personal information

research or to develop, establish and manage alliances or arrangements with other organisations in relation to the promotion, administration and use of our respective products and services.

**What information can we collect from you?**

The type of product or service you request from Tokio Marine will inform the type of information we collect from you. Generally, however, we may collect information such as

this Privacy Policy or associated Privacy Statements or Notices, including placing cookies on your device.

We collect personal information from Tokio Marine or affiliated websites to fulfil your request for products and services and to improve your online experience. We always endeavour to limit the amount of information collected to support the intended purpose of the collection.

We may ask you for some or all of the following types of information when you register for events, request services, manage accounts, access various content and features or directly visit our websites or affiliate websites:

- contact information, such as name, e-mail address, postal address, phone number and mobile number;
- user name, password, password reminder questions and password answers;
- communication preferences, such as which newsletters you would like to receive;
- search queries;
- contact information about others when you refer a friend to a particular site or service (note: this information is used solely to facilitate requested communications); and
- information posted in community discussions and other interactive online features.

In some instances, Tokio Marine or its affiliates automatically collect certain types of information when you visit our websites and through e-mails that we may exchange. Automated technologies may include the use of web server logs to collect IP addresses, cookies and web beacons. The collection of this information aims to allow us to improve the effectiveness of Tokio Marine websites, affiliate websites and our marketing activities.

Tokio Marine websites may contain links to other sites which are outside our control and are not covered by this Privacy Policy. If you access other sites using the links provided, the operators of these sites may collect information from you which will be used by them in accordance with their privacy statement. We encourage you to read the privacy statements on other websites you visit. Tokio Marine is not responsible for the content or privacy practices of linked sites or any use of those sites.

Please be aware that Tokio Marine websites may contain links to sites maintained by other Tokio Marine entities that are not governed by this Privacy Policy but by other privacy arrangements that may differ slightly from this Policy. We encourage you to review the privacy policy or statement of each website you visit.

- **Access Tokio Marine through mobile devices**

If you access Tokio Marine on your mobile telephone or mobile device, for instance through one of our Mobile Apps, we may also collect your unique device identifier and mobile device IP address, as well as information about your device's operating system, mobile carrier and your location information.

When you provide us your mobile device phone number as your contact phone number, you consent to the use of your mobile device phone number for the purposes identified in this Privacy Policy. If you choose to receive notifications from us on your mobile device, for instance text notifications, you also consent to the use of your mobile phone number for that purpose.

## **How do we notify you and obtain your consent?**

In most cases we will obtain your consent to the purposes for which we intend to collect, use and disclose your personal information either at the time you agree to engage us to provide you with a product or service, or as soon as practicable.

Otherwise, unless we hear from you by one of the means set out in this Privacy Policy, by visiting Tokio Marine website or affiliate website or using any of our products or services, or otherwise by providing us with your information, you agree to your information being managed in accordance with this Privacy Policy.

You may modify or withdraw your consent at any time by contacting the Privacy Officer of Tokio Marine via the details at the end of this Privacy Policy. If you do not give us consent or subsequently modify or withdraw your consent, we may not be able to provide you with the products or services you want.

If you provide us with information about other individuals (such as employees, dependents etc.) you must obtain their consent for us to use their information in accordance with our Privacy Policy prior to your disclosure to us or otherwise let us know if this is not the case.

## **Using and disclosing your personal information**

### **How can your personal information be used?**

We will generally only use and disclose your personal information for the purpose that it

With your consent, we may use or disclose your information for additional purposes from time to time.

### **Who can access your personal information?**

We may disclose your information to other companies within the Tokio Marine Group and the following affiliates or third party service providers to assist us in providing, managing and administering our services and products:

- insurance services and insurance products - business partners, including insurers, reinsurers, insurance agents, insurance brokers, other insurance intermediaries, insurance reference bureaus, medical service providers, fraud detection agencies, other advisers such as loss adjusters, lawyers, auditors and accountants and others involved in the claim handling process;
- banking and finance products - business partners, including credit and fraud reporting agencies, debt collection agencies, insurers and reinsurers,
- any Authorised Representatives;
- authorised service providers;
- external IT service providers, infrastructure and other third parties where required by law; and
- entities related to the Tokio Marine Group for the purpose of offering you other products and services (whereby you have not elected to opt-out of receiving such information).

### **Can your information be used for direct marketing?**

As indicated above, unless you notify us otherwise, we may use your personal information to let you know about products and services from across the Tokio Marine Group or our affiliates and business partners that we think may be of interest to you. You can choose not to receive this information from us (including product or service offerings from us on behalf of our affiliates and business partners) or related bodies by contacting our Privacy Officer through the details contained at the end of this Privacy Policy or your Tokio Marine representative.

## **Cross border disclosures of your personal information**

### **What is our approach to disclosing your information to third party and overseas recipients?**

Tokio Marine may disclose personal information to third parties who we believe are necessary to assist us in providing the relevant services and products to our clients or to enable them to offer their products and services to you. For instance, we disclose personal information to the relevant product provider and their representatives, our agents and contractors and related companies (including any Authorised Representatives). We generally limit, however, the use and disclosure of any personal information provided by us to such third parties for the specific purpose for which it was supplied.

In addition to our affiliates, we may also disclose personal information to third parties such as our contractors, agents and service providers when we outsource certain functions, including market research, direct marketing, claims handling and recruitment. Our affiliates and third parties may be based locally or they may be overseas where we have a presence or engage such parties, including but not limited to Japan, Australia, New Zealand, Thailand, United Kingdom, the United States of America and India.

Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

We will make every effort to ensure that we only have business dealings with third parties that value privacy and information security the same way as us. However, by providing us with your consent to collect, use, disclose and hold your information in accordance with this Privacy Policy, you acknowledge that we will no longer be required to take reasonable steps to ensure information and we will not be liable to you for any breach of by these overseas recipients and on this basis, you consent to such disclosure.

### **How do we hold your information?**

Your information may be held in hard copy documents, as electronic data, or in our software or systems.

### **What is our information security policy?**

We take reasonable steps to protect personal information from misuse, interference and loss and implement physical, technical and administrative security standards to secure and protect your personal information from unauthorised access, modification or disclosure.

Steps we take include implementing and imposing:

- confidentiality requirements on our employees and other representatives, as well as third parties;
- policies on document storage security;
- security measures for access to our systems;
- only providing access to information once proper identification has been given;
- controlling access to our premises; and
- website protection security measures.

Further information about our data security practices can be provided on request. Notwithstanding the above you should be aware that no data protection and security measures are completely secure. Despite all the measures we have put in place, we cannot guarantee the security of your information, particularly in relation to transmissions over the Internet. Accordingly, any information which you transmit to us is transmitted at your own risk. You must take care to ensure you protect your information (for instance, by protecting your usernames and passwords, policy details etc.) and you should notify us as soon as possible after you become aware of any security breaches.

## **Accessing and correcting your personal information**

### **How can I access and correct my information?**

We take reasonable steps to ensure your personal information that we collect, hold and

You can access or update your personal information, including opting out of receiving any marketing from the Tokio Marine Group, in the following ways:

- if you have created a profile or an account on our website or App, you can update your information once you login;
- contact your Tokio Marine representative or our Privacy Officer on the contact details at the end of this Privacy Policy;
- if you receive electronic communications, such as an e-newsletter, you may unsubscribe at any time by following the instructions included in the communication;
- if you previously chose to receive push notifications on your mobile device, you may manage your preferences either through your device or the application settings. Alternatively, you may uninstall the application by using the uninstall process available on your mobile device; and
- in relation to cookies, you may adjust your browser settings to accept or refuse cookies.

If we do not provide you with access or refuse to update your information, we will provide you with the reason for refusal and inform you of any exceptions relied upon.

Your request to provide information will be dealt with in a reasonable time from receipt of