

UOI PRIVACY NOTICE

United Overseas Insurance (collectively “UOI”, “we” or “us”) is committed to comply with the Personal Data Protection Act 2012 (“PDPA”). This Privacy Notice outlines how UOI manages your personal data including the purposes for which your personal data may have been or may be collected, used and/or disclosed.

We may amend this Privacy Notice from time to time and any amendments to this Notice will be posted on our website.

Personal Data in this Notice includes any data about an individual who can be identified from that data such as your name, NRIC, passport, or other identification number, telephone numbers, address, email address and any other information relating to individuals, which you have provided to us.

UOI collects, uses and discloses your Personal Data for the following purposes in connection with the products and services which you have applied for:

1. To process, administer and/or manage your relationship, account and policy with us, UOI will necessarily need to collect, use, disclose and/or process your Personal Data or personal information about you. Such Personal Data includes:
 - a. information set out in this Notice and any other personal information provided by you or possessed by UOI;
 - b. your claims; and
 - c. any other Personal Data or information about you that we have.

2. Such Personal Data will be collected, used, disclosed and/or processed by UOI 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 UOI;
 - 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 UOI;
 - f. carrying out your instructions or responding to any enquires by you;
 - g. dealing in any matter 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 have 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 UOI;
 - j. offering, marketing and promoting to you any products, services, offers or events provided by UOI which we think may be of interest to you;
 - k. conducting of market research, surveys and data analysis relating to any service or product provided by us (whether conducted by UOI or jointly with another party) which may be relevant to you; and/or
 - l. conducting checks with the Do Not Call Registry. (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 UOI to its third party service providers or agents (including its lawyers / law firms), 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 UOI, would be processing your Personal Data for UOI for one or more of the above Purposes.
5. By providing your Personal Data and/or Personal data relating to a third party (e.g. information of your dependent, spouse, children and/or parents) to us, you: a. consent to UOI collecting, using, disclosing and/or processing your Personal Data for the Purposes as described above; b. represent and warrant that the consent of that third party has been obtained for the collection, use and disclosure of the Personal Data for the Purposes as described above; c. represent and warrant that you are the user and or/ subscriber of the telephone number(s) provided by you to us, and that you have read and understood the above provisions.
6. You may withdraw your consent given for any or all purposes set out in this Notice in to us or to your insurance agent and/or broker. If you withdraw your consent to any or all purposes and depending on the nature of your request, UOI may not be in a position to continue to provide our products or services to you. Your withdrawal may be considered a termination by you of any contractual relationship which you may have with us, and a breach of your contractual obligations or undertakings, and our legal rights and remedies in such event are expressly reserved.
7. Without prejudice to the foregoing, you agree and acknowledge that any withdrawal of your consents in accordance with the terms set out in this Notice will not affect any consent which you may have provided to UOI in respect of the use of your Singapore telephone number(s) for the receiving of marketing or promotional information.
8. Your Personal Data is retained to the extent one or more of the purposes for which it was collected remains valid and for other legal or business purposes for which retention may be necessary.
9. As UOI relies on your Personal Data to provide products and services to you, you shall ensure that at all times the information provided by you to us is correct, accurate and complete. You shall update us in a timely manner of all changes to the information provided to us.
10. Under the PDPA, you have the right to request access to any personal data of yours that we have, and know how it is being used and disclosed for the last 12 months to the extent your right is allowed by law. However, you may be charged a reasonable fee for every request for such access. You also have the right to request correction of your personal data.
11. This Notice does not derogate from your Policy Terms and Conditions. UOI's rights under this Notice shall be without prejudice to other rights of collection, use and disclosure available pursuant to the Policy Terms and Conditions or under the law and nothing herein is to be construed as limiting any of these other rights.
12. If you have any enquiry, feedback on our Privacy Notice or request to access and make correction of your personal data, you may write to us: The Data Protection Officer

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