

Personal Data

Your information is essential for us to render our services to you. As part of the quotation, account set-up and order fulfilment processes, we will be asking you for your personal information in order to provide an accurate quotation and to tailor our services to your needs.

The safety and integrity of your information is of utmost importance to us. Regardless of whether you are a guest visitor or registered user, we place great priority in protecting the privacy and security of any information that personally identifies you and/or your account with us. In order for us to provide to you our financial advisory services, we will need you to provide us with personal information about yourself ("**Personal Data**") which includes without limitation:-

1. any personal information which you provide to us by filling in the forms available on our website <http://medindemnity.com.my> ("**Site**") for the purposes of the registration process, subscribing to our service, seeking a quotation for a policy, for a renewal, for an endorsement, of for making a claim or for requesting further services including without limitation:-
 - (i) your name;
 - (ii) date of birth;
 - (iii) home address or correspondence address;
 - (iv) bank account details, including account numbers;
 - (v) payment details, including credit card and banking information;
 - (vi) contact details, including contact name, telephone number or email address;
 - (vii) information required for the verification of your identity, including Identity Card number or passport number; and
 - (viii) medical reports or records.
2. any personal information which you provide to us in the course of any transaction, other than submission of forms, executed through our Site as well as the fulfilment of your orders;
3. any personal information which is set out in any correspondence which you send to us;
4. any personal information which is set out in any survey commissioned by us for research purposes and which is completed by you on a voluntary basis;
5. details of your visits to our Site including, but not limited to, traffic data, location data, weblogs and other communication data, whether this is required

- for our own billing purposes or otherwise and the resources that you access;
and
6. any other information which would enable us to identify you as an individual

Privacy

This Privacy Policy (together with our Terms of Use and Disclaimers) set out the basis on which any Personal Data we collect from you, or that you provide to us, will be processed by us.

Please read the following carefully to understand our views and practices regarding your Personal Data and how we will treat it.

In the event you choose to engage our services, you are deemed to have read, understood and agreed to the terms of this Privacy Policy as set forth hereunder.

Your Consent

Our services are made available to you subject to your acceptance of the terms of this Privacy Policy and your consent to our collection/recording/storage (hereinafter collectively referred to as “**processing**”) and/or disclosure of our Personal Data in accordance with such terms. By using our Site, you are deemed to have read, understood and accepted the terms of this Privacy Policy. In the event you choose to engage our services, you will be required to complete a registration process a section of which will require you to expressly consent to our processing of your Personal Data. You may, at any time, withdraw your consent previously given to us to process your Personal Data by providing us with a written notice to such effect.

Other than the Personal Data which you provide to us, we may receive and process Personal Data about yourself which you may have provided to third parties insurers for the purposes of your insurance policy. In such instances you are deemed to have consented to any processing by us of such additional Personal Data of yourself.

Uses Made of Personal Data

We use your Personal Data in the following ways:

1. To ensure that content from our Site is presented in the most effective manner for you and for your computer.
2. To enable us to communicate with you and to verify your identity.
3. To enable us to identify policies of insurance for which you may be eligible and to obtain quotes on your behalf.

4. To consider any application for policies of insurance that you make, and any policy endorsements, cancellations or renewals.
5. To assist in the issuance and administration of policies of insurance that you take out.
6. To assist in claims handling.
7. To carry out our obligations arising from any contracts entered into between you and us and/or between you and an insurer who has issued you a policy through us.
8. To facilitate your participation in our rewards program, including without limitation, providing you with the information in relation thereto, notifying you of your accumulated points therefrom and delivering to you any voucher redeemed thereunder.
9. To provide you with information, products or services that you request from us or from insurers which we feel may interest you, but only where you have consented to be contacted for such purposes.
10. To allow you to participate in interactive features of our service, when you choose to do so.
11. To notify you about changes to our service.
12. To help prevent and detect fraud or loss.

Your Personal Data will only be shared with the relevant insurers as well as our third party rewards program partner and will not be shared with other selected organisations for marketing purposes, without your prior consent. Use of your Personal Data shall be in compliance with the applicable data privacy and security laws, regulations and industry standards.

If you do not want us to use your Personal Data in any of these ways, please contact us.

Cookies

Cookies are data files that contain and collect data. When you browse our Site, cookies will be stored in your computer's hard drive. This helps us to provide you with a good experience when you browse our Site and also allows us to improve our Site (see below for more details). We will not collect any Personal Data from you under this circumstance. You have a choice not to accept the cookies, but if you do, certain functionality may not be available.

Our Site uses the cookies to, distinguish you from other users of our Site, to enable you to move throughout our Site, to enable us to customise your experience of our Site to you and your interests by remembering your preferences as to language, font size etc., to determine previous and/or subsequent websites that you have visited to enable a better understanding of your behaviour and preferences, and to improve our Site through monitoring usage trends.

Security

Any Personal Data which you provide to us is stored on our secure servers. Any payment transactions and all pages that require the submission of Personal Data will be encrypted using Secure Socket Layer (“**SSL**”) technology.

Where we have given you (or where you have chosen) a password which enables you to access certain parts of our Site, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your Personal Data, we cannot guarantee the security of your data transmitted to our Site. Any transmission is at your own risk.

Once we have received your Personal Data, we will use strict procedures and security features to try to prevent unauthorised access, including anti-virus software.

Disclosure of Your Personal Data

We may disclose your Personal Data to third parties if we are under a duty to disclose or share your Personal Data in order to comply with any legal obligation, or in order to enforce or apply our Terms and Condition of Business, our Terms of Use and Disclaimers and other agreements entered into between us.

In this respect we will not intentionally disclose your Personal Data to any third party for any purpose other than for such purposes to which your consent encompasses except in the following circumstances:

1. you have given us your consent for the disclosure;
2. the disclosure;

(i) is necessary for the purpose of preventing or detecting a crime, or for the purpose of investigations; or

(ii) was required or authorized by or under any law or by the order of a court;

3. we disclosed your Personal Data in the reasonable belief that we had in law the right to disclose the Personal Data to the other person;
4. we disclosed your Personal Data in the reasonable belief that we would have had your consent if you had known of the disclosing of your Personal Data and the circumstances of such disclosure; or
5. the disclosure was justified as being in the public interest in circumstances as determined by the Malaysian Minister of Communications and Multimedia.

For the avoidance of doubt, we may disclose your Personal Data to any of our officers, employees, agents or affiliates on a need-to-know basis without obtaining your prior consent.

Your Rights

You have the right to ask us not to process your Personal Data for marketing purposes. We will inform you (before collecting your data) if we intend to use your Personal Data for such purposes, or after obtaining your consent, if we intend to disclose your Personal Data to any third party for such purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your Personal Data. You can also exercise the right at any time by contacting us at the contact address below. In the event you have granted your consent for us to use your Personal Data for such purposes but intend to retract the consent, you may do so at any time by contacting us at the contact address below.

Access to Personal Data

We shall take all reasonable steps to ensure that your Personal Data is accurate, complete, not misleading and kept up-to-date by having regard to the purpose for which you have us granted us your consent.

The Act gives you the right to access and/or correct your Personal Data held by us. Your right of access and/or right to correct can be exercised in accordance with the Act. Access and/or correction requests may be addressed to the contact details listed below. You can also access and/or correct your Personal Data that we maintain by logging into your account and update the information at any time.

Retention Policy

We will only keep your Personal Data for as long as it is necessary to achieve the purpose for which it was collected as well as to ensure due compliance with the law.

Once they are no longer required to be retained by us, we will take all reasonable steps to ensure that your Personal Data is destroyed and permanently deleted,

Choice of Law and Jurisdiction

This Privacy Policy and any dispute or claim arising out of or in connection therewith (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Malaysia.

The Malaysian courts will have exclusive jurisdiction over any claim arising from, or related to, any transaction entered into between us.

Changes to Our Privacy Policy

Any changes we may make to our privacy policy in the future will be posted on this page and, where appropriate, notified to you by e-mail.

Contacting Us

If you have any questions about this Privacy Policy, the practices of this site, or your dealings with this site, please contact us at 6013-2894932 or enquiry@medindemnity.com.my