

# Data Privacy Notice

## Our Privacy Commitment

**The Mercantile Insurance Co. Inc.**, is committed to safeguard the security and integrity of your personal information. It is important to us that you are assured that we will protect and respect your privacy and personal data.

This Data Privacy Notice tells you how we collect your personal data and how we will process these data as we conduct our business with you, in compliance to the relevant provisions of the Data Privacy Act of 2012.

## 1.0 Service Description

- 1.1 The Mercantile Insurance Co. Inc., is a non-life insurance company that offer products for Property, General Accident Lines, Marine, Motor, Surety, Homeowner's, retail health, travel and other insurance products.

## 2.0 Personal Information that are Collected

- 2.1 We collect your personal data, sensitive personal data and financial data (collectively "your Information"), strictly in accordance with the Data Privacy Act of 2012 and for the specific purposes these were provided for. Personal data collected may include:

- Personal Identification and contact information
- Official Identification documents
- Medical and health information
- Financial and/or payment information
- Information to provide products and services

When you visit our website and our online store, we may also automatically receive your computer's internet protocol (IP) address to provide us with information that helps us to learn about your browser and operating system.

## 3.0 Collection Method

- 3.1 Your personal information is either collected manually from your application and claim forms (either online or paper copy), telephone calls, emails, and other means of communication or through your voluntary registration to our website. By registering, our online system processes your data where it may be processed for such purposes as may be stated in this Notice.

## 4.0 Purpose of Collected Personal Information

- 4.1 We collect your personal data from your application and claim forms (either online or paper copy), telephone calls, emails, and other means of communication for any of the following purposes/services:
- to process application and other requests
  - to administer insurance policy
  - to provide servicing and support

- to research and conduct data analytics to improve services
- to inform you of the latest updates, special offers, and event invites related to your policy/ies.

## **5.0 Storage and Transmission of Personal Information**

- 5.1 The security of your personal information is our priority. When you purchase our product/s, you are asked to share personal information to complete the transaction. We protect this information by maintaining physical, technical and organizational measures and by following the best practices on data security. When you browse and share your information via our website, we use a secure server behind a firewall, SSL encryption, and other related technical security controls to safeguard your data. From time to time, we review our information collection, storage, and processing practices to guard against unauthorized access to our system and unauthorized alteration, disclosure, or destruction of information.
- 5.2 You are responsible for the security of your information once it reaches you or your representative in any medium, including but not limited to written correspondences, bills, emails, system applications, and on-line accounts. You should take appropriate measures to ensure that any medium or device you use to monitor or manage your account is secure and not accessible to anyone without permission.

## **6.0 Method of Use**

- 6.1 As our valued client, we may use your contact information to advise you about our sales distribution channels, new products, and other updates. To the extent allowed by law or where you have consented to be contacted for such purposes, we may also send you marketing communication materials.

## **7.0 Location of Personal Information**

- 7.1 The Personal Information gathered shall be stored in a highly secured storage located in the Philippines.

## **8.0 Third Party Transfer**

- 8.1 The Mercantile Insurance Co. Inc., will not sell or rent your personal information to any third party. Also, we will not share your personal information to any third-party without your explicit consent unless it is necessary for the performance of our services in your favor and subject to execution of a data sharing or data processing outsourcing agreement. However, we may disclose your personal information whenever required by applicable laws or compulsory legal process.

## **9.0 Retention Period**

- 9.1 The personal data we collect from you enable us to manage and service your policy/ies. The Mercantile Insurance Co. Inc., with in the best way possible. We keep these data as accurate and complete as possible for the duration of your policy/ies and/or until the expiration of the retention limit set by laws and regulations for closed accounts.

## 10.0 Participation of Data Subject

You are entitled to the following privacy rights:

- 10.1 Right to be informed on whether your personal information shall be, are being or have been processed; The Mercantile Insurance Co. Inc., can provide you the general information in relation to how we processed your personal information including the data we collect from you, the purpose of collection and other relevant information related to your data.
- 10.2 Right to object, withdraw or edit your consent to the processing of your personal information anytime. By exercising this, we will not process your personal information unless it is required by subpoena and it is necessary for us to perform our service to you.
- 10.3 Right to access to your personal information and right to make a request to correct your data if you think there are inaccuracy or error on your personal information that we will process or being processed.
- 10.4 Upon discovery and substantial proof provided on the Data Privacy Act of 2012, you have the right to suspend, withdraw or order the blocking, removal or destruction of your personal information from our processing system.
- 10.5 Right to damages you have the right to get indemnified for any damages sustained due to inaccurate, incomplete, outdated, false, unlawfully obtained personal information.
- 10.6 Right to data portability where your personal data is processed by electronic means and in a structured and commonly used format. you have the right to obtain a copy of such data in electronic structured format that is commonly used and allows further use. To have control on your personal data being processed based on your consent or contract, for commercial purpose or through automated means.
- 10.7 Right to file a complaint if your personal information has been misused, maliciously disclosed, or improperly disposed, or that any of your data privacy rights have been violated, you have the right to file a complaint with the NPC.

If you wish to exercise any of your rights, kindly email our Data Protection Officer at [dpo@mici.com.ph](mailto:dpo@mici.com.ph) or call (02) 8527-77-01 to 20 from 8:30am to 5:30pm, Mondays to Fridays.

### Changes to Our Privacy Notice

From time to time, we may update or modify this Privacy Notice in response to changes in the implementing guidelines and regulatory requirements on data privacy; or if there are improvements in the security technology and consumer requirements.

### Inquiry

If you have any questions or concerns about your information and/or how we process your personal data, you may contact us through email [dpo@mici.com.ph](mailto:dpo@mici.com.ph) or call us at (02) 8527-77-01 to 20 from 8:30 am to 5:30pm, Mondays to Fridays.