

## **Personal Information Collection Statement**

The protection of privacy in relation to personal information is the concern of CIGNA. We respect personal information and are committed to fully implementing and complying with the data protection principles and all relevant provisions of the Personal Data (Privacy) Ordinance ("the Ordinance").

1) **Personal Information We Collect and/or Held**

The personal information that we collect and/or held includes all your information, policy details, transaction records, medical and health affairs.

2) **Importance of Information Collection**

From time to time, it is necessary for you to supply CIGNA with information. CIGNA may not be able to issue policies, process claim applications or provide insurance products or services to you if you fail to supply your information as requested by CIGNA.

3) **Purposes of Information Collection and Usage**

Your personal information held by CIGNA may be used for the following purposes:-

- i) administration of insurance or financial or investment related products or services, including alterations, variations, cancellation or renewal of such products or services;
- ii) processing, investigation or analysis of claim applications;
- iii) direct marketing including but not limited to promoting, marketing or selling of CIGNA's insurance or financial or investment related products or services by any means (electronic or otherwise) as CIGNA thinks appropriate;
- iv) meeting the requirements to make disclosure under the requirement of any law or regulation binding on or applicable to CIGNA or any of its group companies;
- v) evaluating the policy intended to be the subject of reinsurance by an actual or proposed re-insurer of CIGNA; and/or
- vi) conducting medical or health reference checks.

4) **Information Confidentiality**

Your personal information held by CIGNA will be kept confidential, but may be shared with:-

- i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or other services to CIGNA for the purpose of provision of the relevant insurance products/services;
- ii) any branch, subsidiary, holding company, associated company or affiliates of CIGNA for data processing and modeling;
- iii) any financial institution or credit / charge card issuer related to your premium payment account;

**Notice to Customers**  
**CIGNA Worldwide Life Insurance Company Limited**  
**CIGNA Worldwide General Insurance Company Limited**  
**("CIGNA")**

- iv) any actual or proposed re-insurer of CIGNA;
- v) any person to whom CIGNA is under an obligation to make disclosure under the requirement of any law or regulation binding on or applicable to CIGNA or any of its group companies; and
- vi) any other person under a duty of confidentiality to CIGNA which has undertaken to keep such information confidential.

5) **Transfer of Information Outside Hong Kong**

CIGNA may from time to time transfer your personal information outside Hong Kong for different purposes including processing or storage.

6) **Data Access**

6.1 Under and in accordance with the terms of the Ordinance, you being an individual customer have the right to:-

- i) check whether CIGNA holds data about you and the right of access to such data;
- ii) require CIGNA to correct any data relating to you which is inaccurate; and
- iii) ascertain CIGNA's policies and practices in relation to data and to be informed of the kind of data held by CIGNA;

6.2 CIGNA may charge a reasonable fee for the processing of any data access request.

6.3 Requests under the above 6.1 should be addressed to the following:

CIGNA's Data Protection Officer  
25/F Sunning Plaza, 10 Hysan Avenue, Causeway Bay, Hong Kong

7) **Direct Marketing**

CIGNA may use your personal data held by CIGNA for direct marketing and may transfer your personal data to any of our designated third party services providers to carry out any direct marketing activities of CIGNA. If you do not wish to receive any direct marketing promotions/offers from CIGNA, please let CIGNA know and we will cease to use your personal data immediately, without any charge. For such request, please write to our CIGNA's Data Protection Officer at the above address.

This Personal Information Collection Statement shall from the date hereinafter appearing be deemed an integral part of all contracts, agreements and other binding arrangements which you have entered into or intend to enter into with CIGNA. For any enquiries regarding this Personal Information Collection Statement, please contact our Customer Services Hotline at 2560 1990.

Release Date: Nov 2010