

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

Privacy Statement/Notice

FIRST Metro Insurance and Reinsurance Brokers Inc. (FMIRBI) values your privacy and is committed to protecting your personal data in accordance with the Republic Act No. 10173, also known as the Data Privacy Act of 2012, and its implementing rules and regulations.

This Privacy Statement/Notice explains how FMIRBI, an insurance/reinsurance broker, collects, uses, processes, stores, shares, and protects your personal and sensitive personal information.

1. **How We Collect Data** – We collect and store any personal data that you directly share with us in relation to your application for insurance or other related products, your insurance policy or other products, and our provision of services. Such collection may be done through face-to-face or telephone conversation with our employees, officers, or personnel, and/or your accomplishment/signing of forms/documents, among other methods.
2. **Information We Collect** – Among the personal data we may collect are:
 - (1) Identity Information – such as, among others, your name, age, date of birth, place of birth, address, gender, civil status, nationality, contact details, educational background, ID pictures, and government-issued IDs and numbers;
 - (2) Employment and Financial Information – such as, among others, details of your employment, nature of employment, proof or source of funds, bank account numbers, card information, and other similar or related data or documents;
 - (3) Medical and Health Information – such as, among others, relevant medical/health history and/or records; and
 - (4) Other personal data you provide to us in the insurance or product application, servicing, or claim forms in relation to your policy or product.
3. **Purpose of Data Collection and Processing** - We collect and process your personal data to, among others:
 - (1) Facilitate your insurance or product application and other related transactions;
 - (2) Verify your identity (Know Your Client process);
 - (3) Comply with legal and regulatory requirements;
 - (4) Provide, manage, and improve our services;
 - (5) Communicate with you regarding your policies, products, claims, and inquiries;
 - (6) Conduct risk assessments, audits, and other business operations;

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- (7) Communicate our products, services, promotions, and events to enhance your client experience;
 - (8) Respond to your needs, requests, queries, and concerns;
 - (9) Enable us to acquire/cover or renew an insurance policy or other related product;
 - (10) Assist you and assess your needs for insurance- or health-related coverage;
 - (11) Assess your need for our other products;
 - (12) Ensure your information is accurate and up-to-date;
 - (13) Provide ease of contacting/communicating with you;
 - (14) Evaluate your eligibility for our products and services;
 - (15) Perform necessary processes related to due diligence and documentation;
 - (16) Design new or enhance existing products and services provided by us;
 - (17) For statistical or actuarial research undertaken by us, the financial services industry, or by regulators;
 - (18) For data matching, internal business, and administrative purposes;
 - (19) Prevent fraud and for security purposes, including to assist in law enforcement and investigations;
 - (20) Other legitimate purposes relating to the above; and
 - (21) As allowed under Sections 12 and 13 of the Data Privacy Act of 2012.
4. **Data Sharing and Disclosure** – We will keep your personal data strictly confidential and it will not be shared with any unauthorized third party. Except only to the extent reasonable and necessary, your personal data may be shared with the following:
- (1) Our employees, personnel, and officers handling your account, orders, and requests;
 - (2) Our subsidiaries, affiliates, partners, joint venture, and other related parties;
 - (3) Banks, insurance companies, and professional advisers performing due diligence checks;
 - (4) Any third-party service providers performing financial, administrative, technical, and other ancillary services, such as, among others, information technology (IT) support and payment processors;
 - (5) Our accredited insurance companies and underwriters;

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- (6) Government institution and other competent or regulatory authorities which, by law, rules, or regulations, require us to disclose;
 - (7) Persons or entities we contract with, including our legal counsel, auditors, or consultants;
 - (8) Any person whose function falls within matters of public concern, in order to carry out functions of public authority, such as those relating to law enforcement, taxation, or other regulatory function, and to respond to national emergency or as required by public order and safety; and
 - (9) As allowed under Sections 12 and 13 of the Data Privacy Act of 2012. We ensure that any third party who receives your personal data observes strict confidentiality and data protection standards in accordance with the Data Privacy Act of 2012 and related issuances.
5. **Data Storage and Retention** – We store files containing your personal data in filing rooms and/or in our computers and servers, which are kept in a secure environment. We may also store your personal data with cloud-based third-party data storage providers. We shall ensure that proper measures are adopted to protect your information.

We will retain your personal data for five (5) years from the date of your last transaction with FMIRBI or longer, if required by applicable laws, rules, or regulations. After this period, your personal data will be disposed of securely, such as by shredding or anonymization, to ensure that personal data shall no longer be retrieved, processed, or accessed by unauthorized persons.

6. **Your Rights as a Data Subject** - Under the Data Privacy Act of 2012, you have the right to be informed regarding processing the personal data we hold about you. Further, you may be entitled to request:
- (1) Access to personal data we process about you. It is your right to obtain confirmation on whether or not data relating to you are being processed;
 - (2) Rectification of your personal data. This is your right to have your personal data corrected if inaccurate or incomplete;
 - (3) Erasure or order blocking of your personal data whenever warranted;
 - (4) The right to object if the personal data processing involved is based on consent or on legitimate interest;
 - (5) The right to data portability through which you may obtain and electronically move, copy, or transfer your data securely for further use.

You may claim compensation if you believe you suffered damages due to inaccurate, incomplete, outdated, false, unlawfully obtained, or unauthorized use of personal data or for violating your rights and freedoms as a data subject.

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If you think your personal data have been misused, maliciously disclosed, or improperly disposed of, or that your data privacy rights have been violated, you have a right to file a complaint with the National Privacy Commission.

7. **How We Protect Your Data** – We ensure that adequate organizational, technical, and physical security measures are in place to protect your personal data’s confidentiality, integrity, and availability, based on generally accepted data privacy and information security standards.

However, such security measures do not guarantee absolute protection against certain risks involving the processing of personal data, such as when systems are exposed to targeted cyberattacks, malware, ransomware, and computer viruses or when manual or physical records are accessed without authority.

We ensure, though, that adequate policies are in place to ensure appropriate security incident management in line with existing policies, circulars, and other issuances of the National Privacy Commission.

8. **Changes to this Privacy Statement/Notice** – We reserve the right to update or revise this Privacy Statement/Notice at any time and will provide you a new Privacy Statement/Notice whenever there are substantial changes. Prior versions of this Privacy Statement/Notice shall be retained by us and shall be provided to data subjects upon request.

9. **Contact Information** - For any concerns, requests, or inquiries about your personal data, this Privacy Statement/Notice, or FMIRBI’s data privacy practices, you may contact us through our Data Protection Officer, as follows:

Email: data.privacy@fmirbi.onmicrosoft.com

Phone: **+632 8898 5430**

Address: 29th Floor, Metrobank Center, 35th Street corner 7th Avenue, Bonifacio Global City, Taguig City 1634