

Data Privacy Notice

Our Privacy Commitment

Pioneer is committed to safeguarding your personal information security and integrity in compliance with the Data Privacy Act of 2012 (DPA). We protect this information by ensuring that physical, technical, and organizational measures are in place with every process and application systems. This privacy notice tells you how we protect your personal information, and this applies to the data collected through our websites, email, or social media platforms.

I. Service Description

Pioneer is a group composed of related life and non-life insurance companies that offer products for Life, Property, General Accident Lines, Marine, Motor, Surety, Homeowner's, retail health, travel and other insurance products.

II. Personal Information that are collected

We collect and process your personal information strictly in accordance with the Data Privacy Act of 2012, and for the specific purposes that these information were provided. The data collected may include:

1. Personal Identification and contact information such as name, address, contact number and email address submitted through our inquiry section;
2. Official Identification documents such as government-issued ids, birth certificate, and marriage certificate;
3. Medical and health information
4. Financial and payment information
5. 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 about your browser and operating system.

III. Timing of Collection

When you provide us with information you agree and consent to collecting, using, retaining, or transferring your personal information, subject to terms outlined in this Privacy Notice.

IV. Advertising and Marketing

If we collect and use your personal information for a secondary reason, we will allow you to say "Yes" by directly asking for your consent that we may send via email or through other means as may be posted in this website. We will not use your contact information for advertising or marketing purposes unless you are our existing customer in connection with new or innovation in our services or other updates which you may be interested in, filled out an "opt in" form or "webform" expressing an interest in our information or products and/or services, or otherwise directly and proactively requesting it.

V. Collection Method

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

VI. Purpose of collected Personal Information

We collect your personal information from your application, claim and other insurance forms (online or paper copy), telephone calls, emails, and other means of communication for any of the following purposes/services:

1. To process application and other requests
2. To administer insurance policy
3. To provide servicing and support
4. To provide legal services
5. To research and conduct data analytics to improve services

6. To inform you of the latest updates, special offers, and event invites related to your policy/ies; or
7. To ensure security in company premises
8. Other stated purposes

VII. Security, Storage and Transmission of Personal Information

We ensure the security of your provided information by implementing necessary and adequate physical, technical, and organizational controls in accordance with the Data Privacy Act of 2012 and related rules and regulations issued by competent governmental entities.

When you browse and share your information via our website and in-store, we store the data on a secured server behind a firewall and SSL encryption.

The collected personal information is stored and retained in our database and records for as long as necessary:

- in the performance of our services;
- for the fulfillment of the declared, specified, and legitimate purpose, or when the processing relevant to the purpose has been terminated;
- for the establishment, exercise or defense of legal claims;
- as may be required by applicable law or regulation; or
- for legitimate business purposes, as may be consistent with insurance industry standards or approved by appropriate government agency.

When you purchase our product/s online, you are re-directed to a secured page, and we ask to share personal information to complete the transaction. To keep your data and financial information secure, we partnered with certified payment gateway providers for our online store. All direct payment gateways adhere to the standards set by Payment Card Industry Data Security Standard (PCI-DSS) as managed by the PCI security standard council, which is a joint effort of brands like Visa, Mastercard, American Express and Discover.

VIII. Method of Use

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.

IX. Third-Party Transfers

In general, we will only disclose your personal information to authorized third parties for the following purposes:

1. To process application for insurance;
2. When required by applicable law;
3. In response to legal proceedings;
4. In response to a request from a competent law enforcement agency;
5. To protect our rights, privacy, safety or property, or the public;
6. To enforce the terms of any agreement of our Website;
7. To maintain and improve customer relations; and
8. To conduct research analytics

If we need to disclose your information to our third-party providers to fulfill our services, we will ensure that they are contractually bound by a Data Sharing Agreement (DSA) or outsourcing agreement (DOA) to ensure that your information is secured per our service agreements.

X. Participation of Data Subject

As a data subject, we allow you to exercise the following privacy rights:

1. The right to be informed on whether your personal information shall be, are being or have been used. **Pioneer** can provide you the general information about 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.
2. The right to object, withdraw, or edit your consent to the processing of your personal information upon discovery and substantial proof that the personal data are incomplete, outdated, false, unlawfully obtained, used for unauthorized purposes, or are no longer

necessary for the purposes which they were collected. By exercising this, we will not process your personal information unless required by law and as needed to carry out our services to you.

3. The right to access and obtain a copy of your personal information in physical or electronic format. This is subject to request and approval process by sending a request or call our customer service hotline.
4. The right to request to correct your data if you think there are inaccuracies or errors in your personal information by contacting us through our contact information below.
5. Upon discovery and substantial proof provided on the Data Privacy Act of 2012, you can suspend, withdraw, or order the blocking, removal, or destruction of your personal information from our processing system.
6. The right to file a complaint before the National Privacy Commission (NPC) if you feel a breach in your personal information and that we have not satisfactorily addressed any concerns you brought to our attention.

If you wish to exercise any of your rights, kindly email our Data Protection Officer at dpo@pioneer.com.ph or call (02) 8812-7777 from 8am to 5pm, Mondays to Fridays.

XI. Changes to our privacy notice

Pioneer reserves the right to update or modify this Privacy Notice from time to time in response to changes in the implementing guidelines and regulatory requirements of the law and if there are improvements in the security technology and consumer requirements. We will amend the effectivity date, and if permissible, we will notify you through your email address.

This Privacy Notice was last updated on 05 January 2022.

XII. 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 at dpo@pioneer.com.ph or call us at (02) 8812-7777 from 8 am to 5 pm, Mondays to Fridays.