



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 Hold

The personal information that we collect and/or hold includes your personal identification information, contact information, policy details, transaction records, financial background and medical and health affairs.

2) Importance of Information Collection

From time to time, it is necessary for you to supply Cigna with personal information. Cigna may not be able to issue policies, process claim applications or provide 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) processing and evaluating any applications or requests made by you for products or services;
- ii) administration of insurance or financial or investment related products or services, including alterations, variations, cancellation or renewal of such products or services;
- iii) processing, investigation or analysis of any claim applications made by, against or otherwise involving you in respect of any products or services;
- iv) carrying out matching procedures;
- v) (with your consent – see section 7 below) direct marketing including but not limited to promoting, marketing or selling of Cigna or co-branded insurance or financial or investment related products or services by electronic or other means;
- vi) making disclosure under and/or complying with any law, rules, regulations, codes of practice or guidelines binding on or applicable to Cigna or any of its group companies;
- vii) evaluating the policy intended to be the subject of reinsurance by an actual or proposed re-insurer of Cigna;
- viii) conducting medical or health reference checks;
- ix) conducting surveys, research and compiling statistics for insurance, financial or investment related purposes; and
- x) other purposes directly relating to any of the above.

4) Transfer of Personal Information

Your personal information held by Cigna will be kept confidential, but may be shared with the following individuals and/or entities, whether within or outside Hong Kong, for any of the purposes set out above:-

- i) any agent, contractor or third party service provider who provides administrative, data processing, customer service, call center, telecommunications, technology, fund management, debt collection, payment, anti-money laundering and other regulatory screenings, marketing, research, mailing, printing or other services to Cigna;
- ii) any insurance intermediary acting on your behalf (in placing an insurance policy with Cigna, in handling insurance claims with Cigna or as notified by you to Cigna) (an "Insurance Intermediary") and (with your consent – see section 7 below) for its own direct marketing and business purposes, and such provision of your personal information may be for gain;
- iii) any agent, contractor or third party service provider engaged by an Insurance Intermediary (as notified by such Insurance Intermediary to Cigna from time to time) to provide any services to the Insurance Intermediary in relation to the purposes set out under sections 3(i) and 3(ii) above;
- iv) any branch, subsidiary, holding company, associated company or affiliates of Cigna for data processing and modeling;
- v) any financial institution or credit / charge card issuer related to your premium payment account;
- vi) any actual or proposed re-insurer of Cigna;
- vii) any person to whom Cigna is under an obligation to make disclosure under the requirement of any law, regulations, rules, codes of practice or guidelines binding on or applicable to Cigna or any of its group companies;
- viii) any other person under a duty of confidentiality to Cigna which has undertaken to keep such information confidential;
- ix) any debt collection agencies; and
- x) any person who provides survey, research and statistics services.

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

- I. Under and in accordance with the terms of the Ordinance, you have the right to:-
 - i) check whether Cigna holds data about you and seek access to such data; and
 - ii) require Cigna to correct any data relating to you which is inaccurate.
- II. Cigna may charge a reasonable fee for the processing of any data access request.
- III. Requests under section 6(I) should be addressed to the following:
Cigna's Data Protection Officer
15/F, 28 Hennessy Road, Wan Chai, Hong Kong

7) Direct Marketing

With your consent (which includes an indication of no objection), Cigna may:

- I. use personal information, including your name, contact details (such as phone number, email address and mailing address), products and other services portfolio information, financial background and demographic data it holds about you for direct marketing purposes;
- II. conduct direct marketing in relating to the following classes of products and services that Cigna, our affiliates, our co-branding partners and our business partners may offer:
 - i) insurance, financial or investment related products and services;
 - ii) reward, loyalty, co-branding or privileges programs and related services and products on health, wellness and medical, sporting activities and membership, entertainment, travel and transportation, concierge, home care (including pet care), household, food and beverages, apparel, jewelry, telecommunication, education, social networking and media; and
 - iii) donations and contributions for charitable or non-profit making purposes;
- III. provide the personal information described in section 7(I) to any agent or contractor for the purpose of carrying out direct marketing of the above products and/or services on behalf of Cigna; and
- IV. in addition to marketing the above products and services, share the personal information described in section 7(I), for gain, with any or all of the following persons for use in direct marketing, and Cigna requires your written consent (which includes an indication of no objection) for the purposes and will not do so without your written consent:
 - i) any Insurance Intermediary acting on your behalf for its own direct marketing purposes in relation to insurance, financial or investment related products or services, and business purposes; and
 - ii) any third party provider of any of the classes of products and/or services as described in section 7(II) for direct marketing purposes in relation to such classes of products and/or services.

If you do not consent to Cigna using and sharing your personal information for any of those purposes, you may exercise your opt-out right by notifying us, and we will not do so. You may also subsequently withdraw your consent by writing to Cigna's Data Protection Officer at the above address. If you exercise your right to opt out of the use/share of your personal information for any of the above purposes, it will mean that Cigna, your Insurance Intermediary and/or third party service providers will not be able to send you any direct marketing, targeted or special offers in the future.

Cigna will not use any personal data of minors for its own direct marketing purposes and/or share the personal data of minors with any third party for its direct marketing/business purposes.

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: March 2015

In case of discrepancies between the English and Chinese version, the English version shall apply and prevail.