

Personal Data Protection Notice



The Protection of Your Personal Data is Important to Us

We, **Chubb Insurance Malaysia Berhad, Company No. 197001000564 (9827-A)**, are committed to protecting your personal data and respect the privacy of individuals and the use of their personal data. We will deal with your personal data in compliance with the requirements of the Personal Data Protection Act 2010 (“**PDPA**”) and ensure that any personal data we collect about you is treated with the appropriate degree of protection and confidentiality.

What Personal Data Do We Collect?

Depending on the purpose, we may collect personal data that includes but is not limited to your name, date of birth, NRIC number, gender, family status, occupation, address including e-mail address, telephone number, financial details (including credit card or other payment details), previous and current insurance experience, and information relating to your insurance requirements.

We may also collect sensitive personal data, such as details about your health or condition, if any and if necessary.

Why Do We Collect Personal Data?

We collect and process personal data for the purpose of processing your insurance application/proposal, provision of insurance related products or services or any addition, alteration, variation, cancellation, renewal or reinstatement thereof, performing statistical/actuarial research or data study, promoting products and services, and other related purposes (collectively, “**Purpose**”).

How Do We Collect Personal Data?

We will only collect personal data by lawful and fair means. We collect personal data from time to time, when you fill up documents; liaise with us or our representatives; or give it to us or our representatives in person, over the telephone, through websites or from third parties you have consented to.

Consequence of Not Providing Us Your Personal Data

Although you are not obliged to provide us with your personal data, we will not be able to process your application for insurance cover or process your claim if you fail to provide all requested information.

Disclosure to Third Parties

Your Personal Data may be disclosed to any related company or any other company carrying on insurance or reinsurance related business, an intermediary, a claims, investigation or other service provider and to any association, federation or similar organisation of insurance companies that exists or is formed from time to time for the Purpose or to fulfil some legal or regulatory function or is reasonably required in the interest of the insurance industry. In such instances, it will be done in compliance with the PDPA.

We may also disclose your Personal Data where such disclosure is required under the law, court orders or pursuant to guidelines issued by regulatory or other relevant authorities, if we reasonably believe that we have a lawful right to disclose your Personal Data to any third party or that we would have had your consent for such disclosure if you had known of the same, and/or if the disclosure is in the public interest.

Your personal data may also be transferred to our related companies and third party providers, which may be located outside Malaysia for the Purpose. In the event that we use external service providers, specific security and confidentiality safeguards have been put in place to ensure your privacy rights remain unaffected.

Artificial Intelligence

We or our third-party service providers may use artificial intelligence (“AI”) to assist us in providing products or services to you. This may involve the use of your personal data. We may also use AI to help improve our business and provide a better service, for example to assist in underwriting, pricing, claims handling, data analytics, as well as to enhance performance and user experience on our websites and applications. We use various types of AI, which vary based on your relationship with us and the relevant product or service offered. Where appropriate, additional information will be provided to help you understand where AI is being used and how any decisions based on AI are made.

How to Access, Correct, Update or Limit the Processing of Your Personal Data

You may make inquiries, complain, request for access to or correction of your personal data, limit the processing of your personal data at any time hereafter or unsubscribe at any time if you no longer wish to receive any marketing/promotions from us by submitting such request to us at:

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