

Privacy Policy

Great American Insurance Company, Singapore Branch is a member of Great American Insurance Group. In this Privacy Policy, “our” and “we” means Great American Insurance Company, Singapore Branch, Great American Insurance Group and all companies that are the members of Great American Insurance Group, resident anywhere in the world. A complete list of members of Great American Insurance Group can be found at <http://www.greatamericaninsurancegroup.com/Pages/legal.aspx>. This Privacy Policy covers the website of Great American Insurance Company, Singapore Branch (“the Website”).

What kind of data do we collect and hold about you?

You can access the Website and browse without disclosing your personal data. However, we may request and collect your name, home and mobile telephone numbers and email addresses, and other personal data, from you that you volunteer to us while using our services. We do not collect personal data about visitors to the Website from other sources, such as public records.

How we use your personal data?

We collect, hold, use and disclose your personal data in order for us:

- to fulfil your requests or to develop our business relationship with the company you represent;
- to occasionally notify you by post, telephone and SMS about new services and special offers that we think you or the company you represent might find valuable or to inform you about important new changes to the Website;
- to process an order;
- to correspond with you; or
- in connection with a job application.

In line with modern business practices and to assist you with your requirements we may disclose your personal data to the organisations/persons described below:

- our employees, including those located in the USA, contractors or service providers for the purposes of operation of our business, processing orders by you, and to otherwise provide products and services to you including, without limitation: companies involved in maintaining, reviewing and developing our business systems, and infrastructure; organisations involved in providing, managing or administering your product or service such as third party suppliers; and contractors employed to provide building maintenance services;
- those people who are your authorised legal or personal representatives;
- government or regulatory bodies as required or authorised by law;
- intermediaries such as agents and brokers; or
- any other company or person with your express consent.

What happens if we can't collect your personal data?

If you do not provide us with the personal data described above, we may not be able to:

- process the orders or provide the requested products or services to you, either to the same standard or at all; and/or
- provide you with information about our products or services, or otherwise respond to your enquiries; or
- we may be unable to tailor the content of our websites to your preferences and your experience on our websites may not be as enjoyable or useful.

Your consent?

By using the Website, you consent to the collection, use and processing of your personal data as described in this Privacy Policy by us. If we decide to change our Privacy Policy we will post those changes on this page so that you are always aware of what personal data we collect, how we use it and under what circumstances we disclose it. If we intend to use your personal data for a purpose other than those described in this Privacy Policy, we will inform you of the additional uses or purposes either by informing you of the additional use in writing or by allowing you to indicate your consent in a box at the point on the Website where personal data is collected.

Automatic Collection of Information?

The Website uses “cookies” which enable us to collect data when you interact with the Website or when you email us. When you visit the Website, our web server sends a cookie to your computer. A cookie is an electronically transmitted file that holds small pieces of information. When you navigate through our web site, your browser “requests” pages for you to view, and that request will include the information stored in the cookie we previously sent to your computer. This process is like an electronic “handshake” between our system and your computer; the information exchanged allows us to recognize your browser and can make your navigation and use of the Website easier and more meaningful.

Cookies are used to collect and store only the following information: the visitor’s domain name, the Internet address of the web site from which the visitor linked directly to our web site, the pages of our site that the visitor views and the length of time spent on each page, browser and operating system platform type, and the date and time the visitor accessed our site. Cookies, as well as data taken from Cookies, do not identify you personally. They merely recognize your browser. Unless you choose to identify yourself to us, either by responding to a promotional offer, buying a policy, or registering for an online service, you remain anonymous although we may be able to recognise the computer which you use to access the site on subsequent occasions.

You have the opportunity to set your computer to accept all cookies, to notify you when a cookie is issued or not to receive cookies at any time. Selecting not to receive cookies can mean that certain services or functionality cannot then be provided.

Data security

The security of your personal data is important to us and we will have in place reasonable security arrangements to prevent unauthorised access, collection, use, disclosure, copying, modification, disposal of your personal data or similar risks. While we strive to protect your personal data, we cannot ensure or warrant the security of any personal data you transmit to us electronically, and you do so at your own risk. The Website contains links to other websites. We are not responsible for the privacy practices or the content of such websites.

What do we do with data about you?

Your personal data will be processed according to the uses specified above. We will at all times endeavour to hold your personal data securely and handle it with the utmost care in accordance with all principles of the Personal Data Protection Act of Singapore (PDPA). Your personal data may be stored or transferred to servers outside your country.

We do not sell, trade or rent your personal data to others.

Who has access to your personal data?

The only people who have access to your personal data are those who need it to provide or support the provision of products or services to you. We use a system of passwords and other appropriate physical, electronic and procedural safeguards to protect against unauthorised access to your data. We have educated our employees about this Privacy Policy and the importance of customer privacy.

How can you review recorded personal data about you?

You have the right to access and inspect most of the personal data that we hold about you. To access your personal data please send a written request to the address in section 5 below stating that you would like to access your personal data. You must sign this request and provide a copy of your NRIC, driver's license or other valid photo identification for verification purposes.

We may charge you a fee to cover our administrative and other costs in providing the personal data to you and, if so, will notify you of the fee amount. We will not charge you for simply making the request or for making any corrections to your personal data. Please note that you are not entitled to access certain types of personal data, such as opinion data kept solely for an evaluative purpose, personal data kept by an arbitral institution or mediation centre solely for the purposes of arbitration or mediation proceedings, a document relating to a prosecution if all proceedings related to the prosecution have not been completed, or personal data which is subject to legal privilege.

You also have the right to request that we correct any personal data that you believe is incorrect. Please be aware that some personal data cannot be amended or deleted due to legal reasons, such as correction in respect of matters of an opinion (including a professional or an expert opinion), opinion data kept solely for an evaluative purpose, personal data kept by an arbitral institution or mediation centre solely for the purposes of arbitration or mediation proceedings, or a document relating to a prosecution if all proceedings related to the prosecution have not been completed. To amend your personal data, please send us a written request, at the address below, stating what personal data you believe needs correcting. Once again, you must sign this request. If you submit a request to amend your personal data, we will investigate. If we agree, we will correct our records. If we are satisfied on reasonable grounds that the correction should not be made, we will annotate the personal data indicating that correction was requested but not made. If we deny your request, we will inform you of the reasons for this decision.

Cookies

We may send a "cookie", a small summary file (containing a unique I.D. number) to your computer. This enables us to recognise your computer and greet you each time you visit our website without bothering you with a request to register and also enables us to keep track of products you view so that, if you consent, we can send you news about these products. We also use cookies to measure traffic patterns, to determine which areas of our site have been visited and to measure transaction patterns in the aggregate. We use this to research our users' habits so that we can improve our online services. Our cookies do not

collect personal data. If you do not wish to receive cookies, you can set your browser so that your computer does not accept them.

We may log IP addresses (i.e. the electronic addresses of computers connected to the Internet) to analyse trends, administer the Website, track users movements, and gather broad demographic information.

How can you contact us?

If you have any questions about our privacy policy, wish to make a subject access request, or would like to send us your comments generally about the Website, then please write to us at:

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