

We need to collect personal information about our customers in order to provide insurance products and to manage our business. This personal privacy statement sets forth how APRIL Hong Kong Limited collects, uses, discloses, and protects your personal information.

“We” and “our” refers to APRIL Hong Kong Limited and “the Underwriter” refers to the company named in your policy or in the product literature. “You” means an individual who gives us personal information, or whose information is given to us by a third party such as an employer, in conjunction with requesting information about our products or applying for insurance coverage, and current or former holders of insurance coverage we sell or administer.

The personal information we collect

As part of our ordinary business activities we collect personal information about you and your family members. This information includes:

- identifying information, such as your name, ID number(s), date of birth, nationality and gender;
- contact information such as your address, telephone number, and email address;
- employment and family information such as your occupation, job position, and marital status;
- medical information and details of the medical services you receive;
- billing information such as your bank account details, or your credit card number, expiry date, and security code; and
- information about your computer configuration (such as your browser and language settings) if you choose to access information electronically.
- Information about similar insurance products you may already own.

Our purpose for collecting personal information

We collect information from you in order to:

- decide whether to issue an insurance policy or to modify an existing policy;
- manage and administer products and services you purchase;
- provide customer service to you and respond to your enquiries;
- provide claims service, including assessing, investigating, analysing and paying claims
- advise you about the availability of insurance or financial services products we may offer; and
- carry on our business in areas such as finance and accounting, billing and collections, product design, audits, IT system management, reporting, and arranging reinsurance.

How we collect personal information

We may obtain personal information under a variety of circumstances, such as:

- when you contact us, for example, by phone, mail, or email
- when you complete an application form or personal health statement
- when you access our website or other electronic policy tools
- when you lodge a claim or make any request for services from us or from an emergency assistance company
- in reports from your employer about eligibility and enrolment, or through an intermediary such as your insurance broker

If you provide information to us about another person, such as a family member or employee, you are confirming that they have consented to you providing that information to us and, if appropriate, that you provided them with this privacy policy or the relevant personal information collection statement.

If you make a claim or request for services (including a request for claim pre-authorization) and a doctor or other medical professional, or a medical provider, hospital, or emergency assistance company has information about you, we may collect information from that provider, hospital, or company. We may also collect information from medical providers as part of the underwriting process, but only if you give us specific authorisation to do so.

Who we disclose personal information to

We may disclose information about you to:

- the Underwriter and its affiliates and group companies;
- APRIL Hong Kong Limited's affiliates, meaning companies that directly or indirectly control, are controlled by, or are under common control with APRIL Hong Kong Limited
- your insurance intermediary or your employer, including information about your utilisation of insurance benefits but not including information about your medical history unless you authorize such disclosures;
- our agents and contractors including companies who help us process data;

- medical providers, such as doctors and hospitals, if we are asked to provide pre-authorization or guarantee, or to the extent necessary to support our requests for medical information about claims or potential claims;
- any person making a payment for your account or to whom we are making a payment on your behalf, in the form of a receipt or payment voucher which may include basic details such as your name, address, and policy number; and if necessary to collect a debt from you, credit agencies and debt collectors.

Additionally, we or the Underwriter may disclose your information:

- to third parties who provide services to us or to the Underwriter including accountants, auditors, banks and other financial institutions, legal advisors, investigators and providers of risk intelligence, emergency assistance companies, loss adjustors, and medical consultants, or medical doctor panel groups;
- to reinsurers, other insurers, potential subrogees or others who may share liability or a financial interest with the Underwriter in any claim or benefit;
- if required by law, such as when required by a court or government official;
- to prevent, detect, and investigate crime, fraud, or money laundering;
- to prospective assignees or transferees of the rights and responsibilities of APRIL Hong Kong Limited or the Underwriter in respect of our customers, in order to permit them to assess the proposed assignment or transfer;
- to any association, federation or similar organisation of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation; and any members of the "Federation" by the "Federation" for any of the above or related purposes. Moreover, the Underwriter is hereby authorised to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry.

In some cases data may be transferred to people or entities overseas.

What happens if you don't provide personal information or withdraw your consent for us to use it?

If you do not provide personal information to us we may be unable to proceed with an insurance transaction or provide you with coverage. For example, if you refuse or fail to provide information on an application we may not be able to provide you with an insurance policy. If an insurance policy is issued, and you refuse or fail to provide us with information we may be unable to reimburse claims or provide you with other services. If you withdraw your consent for us to use your information (other than withdrawing consent for marketing purposes – see below) your insurance coverage may not respond in the event of a claim or emergency.

Your right to access and correct the personal information we hold about you

You have the right to check whether we hold data relating to you and to request access to such data. If any of the data we hold about you is inaccurate, we will change it or explain why we cannot do so. Once we are able to verify the authenticity and validity of your access or correction request, we will respond promptly.

We will update our policies and practices in relation to personal data by posting them at en.april-international.com. To obtain a copy of our current privacy policy, or to exercise any right of access and correction of personal data above you may write to:

The Data Privacy Officer
APRIL Hong Kong Limited
9th Floor, Chinachem Hollywood Centre
1-13 Hollywood Road
Central, Hong Kong

We reserve the right to charge a reasonable fee for complying with a request for access to data.

Opting out of marketing communications

You may choose not to receive marketing information from APRIL about its products and services by contacting the Data Privacy Officer at the address shown above, or at privacy@april.com.