



Privacy Policy

At Liberty Insurance Pte Ltd ("**Liberty Insurance**"), we are dedicated to "Helping People Live Safer, More Secure Lives". Our commitment to this message is carried through by doing our part in "securing" your personal data on the web. This Internet Privacy Policy explains how we at Liberty Insurance handle the personal data received from you through your use of this website.

This Internet Privacy Policy applies to your visit to our website www.libertyinsurance.com.sg.

Collection of Personal Data

Personal data is data that can be used to identify a natural person. Your provision of personal data is voluntary. By using this website, you consent to the collection, use and disclosure of all personal data that you provide (whether relating to yourself or others) as set forth in this Internet Privacy Policy. If you do not consent to this, please do not provide the personal data to us.

If you choose to withhold the personal data requested by us, it may not be possible for you to access or use certain features or functionalities of this website or for us to respond to you or provide you with the assistance, attention, products or services that you seek.

Liberty Insurance collects personal data when you use this website to obtain a policy quote, administer your insurance policies, ask us a question, provide us with feedback or comments, apply for a job, apply to be a Liberty Insurance agent, broker or financial advisor or register for a Liberty Insurance organized event. The nature and extent of the personal data gathered by Liberty Insurance through this website varies depending upon your request. Personal data ranges from the mundane (e.g. name, address, date of birth, contact details, identification numbers, policy numbers, etc.) to the sensitive (e.g. medical history or condition).

Use of Personal Data

Our use of the personal data collected through this website is designed with you in mind. We use the personal data to better service the products we offer you, administer your insurance policies, provide you with the features and functionalities of this website, receive and process applications submitted through this website, respond to your requests (including without limitation by providing a policy quote), and address your queries, feedback and comments.

By using our website, Liberty Insurance is able to log general statistical information (from log files) such as: the domain name, IP address and browser type of our website visitors. With the information gathered, we are better able to create a customized experience for your visit to our website. The log file information does not contain personally identifiable information, such as name, address, phone, etc. and is used only in the aggregate.

Liberty Insurance may use personal data for any other purposes required or permitted by law.

Cookies

Cookies are sets of information that our web server assigns to you when you visit our website. Cookies are used in a few areas of our site only for maintaining information between pages. They are not used for storing or tracking personal data. These cookies simply carry forward information that you submitted on one screen to the next screen, eliminating the need for redundant entry. These cookies do not gather any other information from you or your computer. You do have a choice whether or not to accept the cookie, however, if you reject the cookie or if cookies are disabled on your web browser, some parts of the website will not be operable.

Disclosure of Personal Data

In order to achieve the purposes referred to above, Liberty Insurance may disclose personal data collected from you to the following third parties:

- related companies of Liberty Insurance and Liberty Mutual Group companies;
- contractors and service providers of Liberty Insurance, Liberty Mutual Group companies and their respective related companies;
- the Liberty Insurance agents, brokers or financial advisors appointed to serve you;
- where you have submitted an application for a job or for appointment as a Liberty Insurance agent, broker or financial advisor, any third parties for the purpose of assessing your suitability for recruitment or appointment.

Liberty Insurance may also disclose personal data to any regulatory authority for the insurance or financial services industry and any statutory body or public agency for the purposes of complying with their respective requirements, policies and directives.

Liberty Insurance does not sell any personal data to mailing list companies or telemarketing companies.

Transfer of Personal Data

In the course of the collection, use and disclosure of personal data as described above, Liberty Insurance may from time to time transfer personal data outside Singapore.

Security of Personal Data

We have implemented measures to reasonably safeguard personal data and communications made through this website. However, you acknowledge that the Internet is not generally a secure environment and that unauthorized third parties may intercept or access transmissions or communications made through this website or gain access to personal data despite these measures.

Retention of Personal Data

Liberty Insurance retains personal data collected for as long as required or permitted by applicable laws.

Non Liberty Insurance Pte Ltd Websites

When you click on links to websites outside of www.libertyinsurance.com.sg, you are transferred to another website that may not be under Liberty Insurance's control. Liberty Insurance is not responsible for the privacy practices or the content of any other websites on the Internet, even if they

may be linked to the Liberty Insurance website. If you visit these other websites, you should read the privacy statements of these linked sites as their privacy policies may differ from ours.

Notification of Changes

This Internet Privacy Policy may be modified from time to time. If we change our Internet Privacy Policy, we will post those changes on this website www.libertyinsurance.com.sg. You are bound by any such changes if you continue to use this website after we have posted the changes. You may wish to visit this page periodically to review the most recent Internet Privacy Policy.

Contact Us

If you have any questions about this Internet Privacy Policy or the personal data we hold about you, please contact our Data Protection Officer, whose contact details are available at [here](#).