



MI Insurance Brokers Limited

Privacy Policy Statement

MI Insurance Brokers Limited (referred to as "We", "Our" or "MI") will treat any personal information received in accordance with the Personal Data (Privacy) Ordinance (Cap. 486) ("PDPO").

1. Types of Personal Information Held

MI holds records containing personal information supplied by data subjects in the following manners:

- 1.1 We may collect personal information in the course of provision of our services to customers and beneficiaries.
- 1.2 We may collect personal information in the course of administration of insurance policies (eg group policies) and investigation and management of insurance claims.
- 1.3 We may collect personal information in all our business dealings with our potential customers, business partners and vendors.
- 1.4 The kind of personal information we collect include personal details; marital and family details; contact details; employment, income, personal and business financial information; medical and health details; details of other insurance, financial and investment products held and claims history.

2. Main Purposes of Keeping Personal Information

Personal information are held by MI for:

- 2.1 Offering, providing and marketing our services to customers;
- 2.2 To manage claims or potential claims notified by or made against or otherwise involving our customer relating to insurance policies of our customers and to compile claims statistics/history;
- 2.3 To conduct market analysis and research;
- 2.4 To comply with our obligations under the applicable laws, regulations, codes of conduct or guidelines
etc. issued by regulatory authorities/bodies in any jurisdiction; and
- 2.5 Enforcement or protection of our rights and defence of claims against us.

3. Transfer of Personal Information

Personal information will be kept confidential but may be provided to:

- 3.1 Our associates, insurance companies/intermediaries and other service providers for purposes of offering, providing and marketing our services to customers;
- 3.2 Agents, contractors or professional advisors of the parties referred to in 3.1;
- 3.3 Our associates, professional advisors or other service providers for purposes of investigation and management of claims or potential claims or claims made against or otherwise involving our customers relating to insurance policies of our customers;
- 3.4 Any parties under a duty of confidentiality to us or our affiliates which has undertaken to keep such information confidential;
- 3.5 Personal information collected in the course of investigation and management of claims or potential claims may be provided to our customers, insurance companies, loss adjustors and other professional advisors for purposes of investigation and management of claims, negotiation or arrangement of insurance policies;
- 3.6 Our agents, employees, contractors, professional advisors or any third parties providing services to us in connection with the operation of our business;
- 3.7 To regulatory authorities/bodies in any jurisdiction pursuant to any laws, regulations, codes of conducts or guidelines etc applicable to MI;
- 3.8 Credit reference agencies, providers of risk intelligence for the purpose of customer due diligence or anti-money laundering screening; and



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3.9 Professional advisors, agents, contractors or other service providers for purposes of protection and enforcement of our rights and defence of any claims against us.

4. Use of Personal Information in Direct Marketing

MI intends to use personal information collected in direct marketing and MI may not so use the information unless there is consent (which includes an indication of no objection) to the intended use.

MI may use name, contact details, date of birth, transaction pattern and behaviour of our customers to send marketing materials and to conduct direct marketing activities in relation to insurance and/or risk consulting/management services, wealth management services, employees' benefits services, insurance products, health, medical, fitness, wellness, travel, entertainment, food & beverage services offered by us.

5. Transfer of Personal Information in Direct Marketing

In addition to use of the personal information by itself, MI also intends to transfer the personal information referred to in Paragraph 4 to companies within the MI's associates, insurance companies, providers of health, medical, employees' benefits, fitness, wellness, travel, entertainment, food & beverage services in and outside Hong Kong to send marketing materials and to conduct direct marketing activities of the services offered by them. However, MI may not transfer the information described above unless there is consent (which includes an indication of no objection) to the intended transfer.

If you prefer not to receive marketing materials from us, please write to us at Unit 2704, Universal Trade Centre, 3-5A Arbutnot Road, Central, Hong Kong. We shall without charge to you, ensure that you are not included in future direct marketing activities.

6. Data Access and Correction Request

You have a right under the PDPO to make a data access or correction request concerning your personal information held by us. We may charge a fee for processing a data access request. You may make such a request by writing to our Compliance Officer at Unit 2704, Universal Trade Centre, 3-5A Arbutnot Road, Central, Hong Kong and completing a Data Access Request Form specified by the Privacy Commissioner for Personal Data ("the Commissioner") which can be downloaded from the website of the Office of the Commissioner at www.pcpd.org.hk.

7. Cookies

Cookies are programmes which track the movements of individual visitors to the website and gather information. We may use cookies to enable our website to remember you and your preferences when you visit our website and enable us to tailor the website to your needs. You may refuse the cookie, if you wish to do so, you will need to adjust your browser settings.

8. Changes to Privacy Policy Statement

We may revise this Privacy Policy Statement at any time by updating this posting.



MI Insurance Brokers Limited

隱私政策聲明

MI INSURANCE BROKERS LIMITED (稱為"我們", "我們的" 或 "MI") 將按照《個人資料(私隱)條例》第 486 章 "PDPO") 處理任何收到的個人資料。

1. 持有的個人資料類型

MI 儲存包含資料當事人以下列方式提供的個人資料的記錄:

- 1.1 我們可能會在為客戶或受益者提供服務時收集個人資料。
- 1.2 我們可能會在處理保單理賠, 調查和管理過程中收集個人資料 (如團體保險保單)。
- 1.3 我們可能會在與潛在客戶、業務合作夥伴和供應商的所有業務往來中收集個人資料。
- 1.4 我們收集的個人資料類型包括個人資料、婚姻和家庭詳情、聯繫方式;就業、收入、個人和商業財務資訊、醫療和健康詳情、持有的其他保險、金融和投資產品的詳細資訊以及理賠歷史記錄。

2. 保存個人資料的主要目的

MI 持有的個人資料用於:

- 2.1 為客戶提供、提供和推銷我們的服務;
- 2.2 管理有關客戶的索賠或潛在索賠, 索賠通知或針對以其他方式通知有關客戶保險單, 並編製理賠統計/歷史;
- 2.3 進行市場分析和研究;
- 2.4 遵守適用法律、法規、行為準則或由任何司法管轄區的監管機構/機構簽發的指引;和
- 2.5 執行或保護我們的權利, 並維護針對我們的索賠。

3. 轉移個人資料

被保密的個人資料可能會提供給:

- 3.1 我們的員工、保險公司/中介機構和其他服務提供者, 為客戶介紹, 提供和推銷我們的服務;
- 3.2 3.1 中提及的各方的代理人、承包商或專業顧問;
- 3.3 為了調查和管理針對客戶的索賠或潛在索賠或涉及客戶與客戶保險單有關的索賠或潛在索賠或索賠;
- 3.4 對我們承擔保密義務的任何方已承諾保留此類資訊保密;
- 3.5 我們的客戶、保險公司、公證行和其他專業顧問, 提供索賠調查和管理索賠或潛在索賠過程中收集的個人資料為調查和管理索賠、談判或安排保險單;
- 3.6 我們的代理、員工、承包商、專業顧問或任何與我們業務運營相關的服務提供者;
- 3.7 根據任何司法管轄區的任何法律、法規、行為守則、指引建立的監管機構/適用於監管 MI 的行為或準則等組織;
- 3.8 信用參考機構、風險情報供應商, 用於客戶盡職調查或反洗錢篩查;和
- 3.9 用於保護和強制執行我們的權利, 並維護針對我們的任何索賠的專業顧問、代理人、承包商或其他服務提供者。

4. 在直銷中使用個人資料



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如果 MI 打算使用在直接行銷中收集的個人資料，除非資料當事人同意（包括表示不反對）預期用途，MI 不得因此使用這些資訊，。

MI 可能會使用客戶的姓名、聯繫方式、出生日期、交易模式和行為發送行銷材料，並開展與保險和/或風險諮詢/管理服務、財富管理服務、員工福利服務、保險產品、健康、醫療、健身、健康、旅行、娛樂、餐飲等服務相關的直接營銷活動。

5. 轉移直銷中個人資料

除了使用個人資料外，MI 還打算將第 4 段提及的個人資料轉給 MI 的關聯公司、保險公司、健康、醫療、員工福利、健身、健康、旅行、娛樂、餐飲服務在香港內外的公司，以發送行銷材料，並直接進行其提供的服務的營銷活動。但是，MI 不得轉讓上述資訊，除非資料當事人同意（包括表示不反對）有意轉讓。如果您不想收到我們的行銷材料，請書面通知 MI: 香港中環亞畢諾道 3-5A 號環貿中心 2704 室。。我們將不向您收費，確保您不參與未來的直銷活動。

6. 資料訪問和更正請求

您有權根據 PDPO 就我們持有的個人資料提出個人資料檢查或更正請求。我們可能會收取處理資料檢查請求的費用。您可以寫信給 MI: 香港中環亞畢諾道 3-5A 號環貿中心 2704 室，並填寫指定的資料檢查申請表給個人資料私隱專員（"專員"），申請表可從 www.pcpd.org.hk 個人資料私隱專員公署網站下載。

7. Cookie

Cookie 是跟蹤個人訪問者訪問網站和收集資訊的應用程式。當您訪問我們的網站時，我們可能會使用 Cookie 使我們的網站記住您和您的偏好，並使我們能夠根據您的需求定制網站。您可以拒絕 Cookie，如果您希望這樣做，您需要調整瀏覽器設置。

8. 隱私政策聲明的變更

我們可隨時通過更新本帖子來修改本隱私政策聲明。