

PHILPLANS FIRST, INC. – DATA PRIVACY STATEMENT AND POLICY

In compliance with Republic Act No. 10173, the Data Privacy Act of 2012, PhilPlans First, Inc. (PhilPlans) hereby adheres to the following data privacy policies, which shall govern how the personal information we receive is managed and used.

Data Collection

All personal information that we collect is coursed to us through our application forms, medical examinations, generated reports, documentation from medical service providers, e-mails and other digital forms of communication, and personal interaction between our agents or employees and prospective and current customers. Said interaction extends practically to the personnel, representatives, officers and other individuals associated with our customers in various capacities, whom we identify as members. We do not coerce or compel you to provide any such information, which we understand that you submit voluntarily in order to access our various products and services, or so that we may respond properly to any questions you may have.

By submitting your personal information to us, you hereby provide us with consent to use the same for the purposes provided below. You likewise acknowledge that any personal information belonging to any third party has been submitted with the required consent of that third party for the disclosure and processing of the same.

Purposes

Your personal information shall be used for the following purposes:

- Verification of transaction legitimacy and compliance with relevant anti-money laundering and financing of terrorism statutes and guidelines.
- Assessment of medical conditions and medical history and eligibility for insurance coverage based on the same.
- Inclusion in our database to monitor plan payment history, plan status, actions taken in relation to existing plans and other relevant customer activity data.
- Composition of group data that can be used to study trends in consumer behavior and interest in our product lines, for complementary services and services enhancements.
- Other similar purposes that are directly relevant to providing you with the highest quality of financial, investment, insurance and pre-need services.

If we need your information for any purpose not related to the foregoing, we shall secure your consent before proceeding.

We shall not, without your express consent, supply your personal information to any third party for marketing, advertising or solicitation of any kind.

Disclosure and Retention

We may disclose your personal information to any of our employees, officers, insurers, agents, suppliers or other such personnel whom we will enter into an agreement with to ensure that we are able to deliver the best quality of services to you and provide you with all benefits included in your plan contract with us. You may be assured that all of our employees and agents have been duly trained and educated about data privacy; and they have committed to take all appropriate and reasonable measures to preserve the integrity of your personal information. You may be assured likewise that if any third parties are involved, any disclosures shall be the subject of the appropriate data sharing agreement.

We may likewise disclose your personal information if we are required to do so by law, or in accordance with the official requests of any duly authorized government agency.

We shall retain your information for a period that is reasonably necessary to ensure the uninterrupted and consistent flow of our products and services to you. For purposes of this policy, unless otherwise stated or required by law, we shall purge your information from our records after a period of five (5) years that have lapsed without any contact, transaction or communication between you and us.

All information that is for disposal shall be purged from our records in a secure and comprehensive manner.

You hereby agree that you shall not hold us liable or file any claim against us for the disclosure and retention of your information as we have provided above, unless the same was performed with express intent to cause harm or damage to you.

Security

We will implement such technical and organizational measures that are reasonably necessary to prevent the loss, destruction, misuse or alteration of your personal information. These include sufficient server security providers, data integrity and security systems, and strict processes of data disclosure and transmission within our network and to our related parties. We shall also supply all our personnel with sufficient training and resources to be able to protect your data privacy rights accordingly. However, we cannot guarantee the security of the transmission of your data to us in consideration of the inherent risks of internet access, until the data is safely stored in our private server network.

Amendments

We may update this statement from time to time by publishing a new version on our website, or by sending you a copy directly. For any changes that would affect your privacy rights in any meaningful way, we shall request your consent to the updated policy before it applies to you and your personal information in our custody.