

# AWP ChatBot Terms of Use

Thank you for using the Allianz Travel Singapore's AI ChatBot – Alyssa.

The following are terms of a legal agreement between you and **AWP Services Singapore Pte. Ltd** ("AWP" or "We") in respect of your use of the AWP ChatBot.

By accessing, browsing or using the AWP ChatBot, you acknowledge that you have read, understood, and agree to be bound by the terms and conditions set out in this Terms of Use for the AWP ChatBot and to comply with all applicable laws and regulations.

Before you continue, you are required to read through the Terms of Use, regarding your use of the AWP ChatBot.

If you are not agreeable to these Terms of Use, please stop using the AWP ChatBot immediately.

## **General**

We reserve the right to change the Terms of Use and any other information contained in the AWP ChatBot at any time without notice. It is your responsibility to check the Terms of Use periodically for changes. The updated changes and your continued use of AWP's ChatBot after such changes will constitute your acceptance and agreement to the modified Terms of Use.

We may modify, suspend, discontinue or restrict the use of the AWP ChatBot, any portion thereof or any content at any time with or without notice.

## **Disclaimer of Warranties and Limitation of Liability**

You expressly understand and agree that your use of the AWP ChatBot is at your sole risk and that the services are provided on an "as is" basis and without warranties of any kind.

If there is any discrepancy with the information provided in this AWP ChatBot and the actual coverage of your insurance policy, the terms and conditions of your policy contract will prevail.

In particular, AWP, its subsidiaries and affiliates, and its licensors do not represent or warrant to you that:

a) your use of the services will meet your requirements, be uninterrupted, timely, secure or free from error;

b) as to the accuracy, adequacy, completeness correctness, reliability, timeliness, non-infringement, title, merchantability, quality and/or fitness for any particular purpose of this website and/or its contents; and

c) that defects in the operation or functionality of any software provided to you as part of the services will be corrected.

AWP shall not be liable for any damage to your device or loss of data that results from any material downloaded or otherwise obtained through the use of the AWP ChatBot which is done at your own discretion and risk.

### **Use of Microsoft Luis technology**

Data is processed for optimization purposes. From this data, usage profiles can be created under a pseudonym. Cookies are used for this purpose. Cookies are small text files stored locally in the cache of the site visitor's Internet browser. Cookies enable recognition of the Internet browser. The data collected using the Microsoft Luis technology will not be used to personally identify the visitor to this website without the consent of the person concerned and will not be combined with personal data about the bearer of the pseudonym.

### **Use of Cookies**

AWP may use "cookies" to improve our internet service to you. Cookies are small data files that are automatically stored on your web browser in your computer that can be retrieved by AWP's website. Cookies enable AWP's website to remember you and your preferences when you visit the website and enable us to tailor the website to your needs. The information collected by cookies is anonymous visitor's personalised settings information and contains no name or address information or any information that will enable anyone to contact you via telephone, e-mail or any other means. No customer personal data is stored in cookies. However, you can disable cookies by changing the settings of your web browser.

AWP may also work with third parties who use applications such as Facebook and Google Inc., to research certain usage and activities on parts of our website on our behalf. These third parties use technologies such as tracking tags and "cookies", etc. to conduct such research. The information collected through technologies such as tracking tags and cookies, etc. are used to find out more about our users, including number of the visitors, their behaviour and usage patterns, for more accurate reporting and to improve the effectiveness of our marketing.

Information recorded through the use of these applications is aggregated, and no personally identifiable information about you is collected or shared by these third parties with AWP as a result of such research. No customer personal data is stored through these technologies.

## Privacy Notice

**AWP Services Singapore Pte. Ltd** (“we, “us” “our”), a part of Allianz Worldwide Partners SAS, is a Singapore registered company providing insurance products fronted by fronters and related services on a cross-border basis. Protecting your privacy is a top priority for us. This privacy notice explains how and what type of personal data will be collected, why it is collected and to whom it is shared or disclosed.

Please read this notice carefully.

### 1. Who is the data controller?

A data controller is the individual or legal person who controls and is responsible to keep and use personal data in paper or electronic files. **AWP Services Singapore Pte. Ltd** and its related companies are the data controllers as defined by relevant data protection laws and regulation.

### 2. What personal data will be collected?

We will collect and process various types of personal data about you (including but not limited to) as follows:

- *Surname, first name*
- *Address*
- *Date of birth*
- *Gender*
- *Identification document number*
- *Telephone numbers*
- *Email address*
- *Lifestyle and other information*

### 3. How will we obtain and use your personal data?

We will collect and use your personal data that you provide to us and that we receive above you (as explained below) for a number of purposes and with your express consent unless applicable laws and regulations do not require us to obtain your express consent, as shown below:

Purpose	Your express consent?
<ul style="list-style-type: none"><li>• Insurance contract administration (e.g., quotation, underwriting, claims)</li></ul>	<ul style="list-style-type: none"><li>• Yes, where needed. However, where we need to process your personal data in</li></ul>

handling)	order to underwrite your insurance and/or process your claim we will not obtain your express consent.
<ul style="list-style-type: none"> <li>To administer debt recoveries</li> </ul>	<ul style="list-style-type: none"> <li>No</li> </ul>
<ul style="list-style-type: none"> <li>To inform you, or permit Allianz Group companies and selected third parties to inform you, about products and services we feel may interest you in accordance with your marketing preferences. You can change these at any time by contacting us as specified in section 9 below.</li> </ul>	<ul style="list-style-type: none"> <li>Yes</li> </ul>
<ul style="list-style-type: none"> <li>For automated decision making (including profiling) for credit scoring purposes, to personalize your experience (by presenting products, services, marketing messages, offers, and content tailored to you), and to make other decisions about you using computerised technology such as assessing which products might be most suitable for you</li> </ul>	<ul style="list-style-type: none"> <li>Yes, where needed. However, where we need to process your personal data in order to underwrite your insurance and/or process your claim we will not obtain your express consent.</li> </ul>
<ul style="list-style-type: none"> <li>Fraud prevention and detection</li> </ul>	<ul style="list-style-type: none"> <li>No</li> </ul>
<ul style="list-style-type: none"> <li>Meet any legal obligations (e.g., tax, accounting</li> <li>and administrative obligations)</li> </ul>	<ul style="list-style-type: none"> <li>No</li> </ul>
<ul style="list-style-type: none"> <li>To redistribute risk by means of reinsurance and</li> <li>co-insurance</li> </ul>	<ul style="list-style-type: none"> <li>No</li> </ul>

As mentioned above, for the purposes indicated above, we will process personal data we receive about you from public databases, third parties such as brokers and business partners, other insurers, credit reference and fraud prevention agencies, advertising networks, analytics providers, search information providers, loss adjustors, surveyors, intermediaries, premium finance companies, delegated authorities, lawyers (where applicable).

For those purposes indicated above where we have indicated that we do not require your express consent or where we otherwise require your personal data to underwrite your insurance and/or process your claim, we will process your personal data based on our legitimate interests and/or to comply with our legal obligations.

We will need your personal data if you would like to purchase our products and services. If you do not wish to provide this to us, we may not be able to provide the products and services you request, that you may be interested in, or to tailor our offerings to your particular requirements.

#### 4. Who will have access to your personal data?

We will ensure that your personal data is processed in a manner that is compatible with the purposes indicated above.

For the stated purposes, your personal data may be disclosed to the following parties who operate as third party data controllers:

- Public authorities, other Allianz Group companies, other insurers, co-insurers, re-insurers, insurance intermediaries/brokers, and banks

For the stated purposes, we may also share your personal data with the following parties who operate as data processors under our instruction:

- Other Allianz Group companies, technical consultants, experts, lawyers, loss adjustors, repairers, medical doctors; and service companies to discharge operations (claims, IT, postal, document management); and
- Advertisers and advertising networks to send you marketing communications, as permitted under local law and in accordance with your communication preferences. We do not share your personal data with non-affiliated third parties for their own marketing use without your permission.

Finally, we may share your personal data in the following instances:

- In the event of any contemplated or actual reorganization, merger, sale, joint venture, assignment, transfer or other disposition of all or any portion of our business, assets or stock (including in any insolvency or similar proceedings; and
- To meet any legal obligation, including to the relevant ombudsman if you make a complaint about the product or service we have provided to you.

## **5. Where will my personal data be processed?**

Your personal data may be processed both inside and outside of Singapore and the European Economic Area (EEA) by the parties specified in section 4 above, subject always to contractual restrictions regarding confidentiality and security in line with applicable data protection laws and regulations. We will not disclose your personal data to parties who are not authorized to process them.

Whenever we transfer your personal data for processing outside of Singapore or the EEA by another Allianz Group company, we will do so on the basis of Allianz' approved binding corporate rules known as the Allianz Privacy Standard (Allianz' BCR) which establish adequate protection for personal data and are legally binding on all Allianz Group companies. Allianz' BCR and the list of Allianz Group companies that comply with them can be accessed here <https://www.allianz.com/en/>. Where Allianz' BCR do not apply, we will instead take steps to ensure that the transfer of your personal data outside of Singapore or the EEA receives an adequate level of protection as it does in Singapore and the EEA. You can find out what safeguards we rely upon for such transfers (for example, Standard Contractual Clauses) by contacting us as detailed in section 9 below.

## **6. What are your rights in respect of your personal data?**

Where permitted by applicable law or regulation, you have the right to:

- Access your personal data held about you and to learn the origin of the data, the purposes and ends of the processing, the details of the data controller(s), the data processor(s) and the parties to whom the data may be disclosed;
- Withdraw your consent at any time where your personal data is processed with your consent;
- Update or correct your personal data so that it is always accurate;
- Delete your personal data from our records if it is no longer needed for the purposes indicated above;
- Restrict the processing of your personal data in certain circumstances, for example where you have contested the accuracy of your personal data, for the period enabling us to verify its accuracy;
- Obtain your personal data in an electronic format for you or for your new insurer; and
- File a complaint with us and/or the relevant data protection authority.

You may exercise these rights by contacting us as detailed in section 9 below providing your name, email address, account identification, and purpose of your request. You may also make an access request by completing the Data Access Request Form available via

<https://www.allianztravel.com.sg/privacy-policy/>.

#### **7. How can you object to the processing of your personal data?**

Where permitted by applicable law or regulation, you have the right to object to us processing your personal data, or tell us to stop processing it (including for purposes of direct marketing). Once you have informed us of this request, we shall no longer process your personal data unless permitted by applicable laws and regulations.

You may exercise this right in the same manner as for your other rights indicated in section 6 above.

#### **8. How long do we keep your personal data?**

We will retain your personal data for 7 years from the date the contractual relationship ends unless a longer retention period is required or as permitted by law.

- Policy information – 7 years from expiry, completion, or cancellation.
- Claims information – 7 years from settlement of claim
- Complaint information – 7 years from receipt of complaint

We will not retain your personal data for longer than necessary and we will hold it only for the purposes for which it was obtained.

#### **9. How can you contact us?**

If you have any queries about how we use your personal data, you can contact us by telephone, email or post as follows:

***AWP SERVICES SINGAPORE PTE LTD.***

Data Protection Officer

Address: ***12 Marina View #14-01, Asia Square Tower 2, Singapore 0018961***

Tel: ***+65 6395 4716***

Email: [DataProtectionSG@Allianz.com](mailto:DataProtectionSG@Allianz.com)

**10. How often do we update this privacy notice?**

We regularly review this privacy notice. We will ensure the most recent version is available on our website <https://www.allianztravel.com.sg/privacy-policy/> and we will tell you directly when there's an important change that may impact you. This privacy notice was last updated on **13 November 2017**.