

WEBSITE PRIVACY POLICY

Policy Statement

This privacy policy sets out how AA Guaranty Assurance Co., Inc. (“Company”, “we”, “our”, “us” or “AA”) collects, uses, maintains and discloses personal information that a client voluntarily gives when using or visiting the www.aaga.ph website (“Website”, “Site”).

In compliance with the provisions of IC Circular No. 2014 – 17, otherwise known as the “Guidelines on Electronic Commerce of Insurance Products” and in adherence to the relevant provisions of the Data Privacy Act of 2012, we affirm our responsibility and commitment to ensuring that the personal information you give us is secured and will take all reasonable precautions to prevent unauthorized access to that information. By using our Site, you agree to the manner by which we process the said information in accordance with this policy.

This policy may change from time to time. We advise our clients to check this page regularly to be updated with any change to our privacy policy. This policy is effective from May 15, 2018.

Collection of Personal Information

While using our Site, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you. Personally identifiable information may include, but is not limited, to the following (name, address,).

This information is collected when you visit the Site, register and/or place an order, fill out a form, when we process your application for insurance products and services and when we communicate and respond to your queries.

We may also acquire information about the client from other third parties. This may include another insurer, an insurance investigator, claims manager or the client’s medical provider.

You can always refuse to supply personal identifiable information except that it may prevent you from engaging in certain Site-related activities.

Non-personal Information

We may collect non-personal information when the client connects to the Site. General non-personal information may include the Internet Protocol (IP) address, the Browser Name, Operating System and Internet Service Providers. This information may assist us in improving not only this Site, but also our products and services.

Disclosure of Information

We may disclose your personal information to other parties who help us provide our products and services. These include parties involved in supporting the claims process like loss adjusters, investigators and recovery agents. External companies who assist us in web-hosting, maintaining our website, providing communication services and trouble-shooting may also have access to your personal information for the sole purpose of providing these services. In addition, we may disclose your information where there is a legal or regulatory requirement to do so.

We impose security and confidentiality requirements on how these parties handle your personal information and we limit the use of such information to the specific purposes for which they are disclosed.

On-line Payments

When you choose to pay for our products using your credit card, the credit card number is passed in a secure manner between our Site and third-party payment facility providers, such as the issuer of your credit card.

We only use industry-recognized payment service providers to process your on-line payments. The service providers are required to protect your personal information on our behalf.

Warranties

By assessing and using this Website, you warrant that:

1. All data that you have provided are true and correct to the best of your knowledge and given freely and voluntarily;
2. If purchasing or transacting on behalf of another person, you hereby warrant that you are duly authorized to conduct transactions for and in the latter's behalf, and that you are duly authorized to give their information to us;
3. You will advise all other person/s in whose behalf you have acted, transacted with and/or purchased any product or service from us, of all the terms and conditions mentioned in all agreements.

Review and Amendment of Personal Information

As a client, you have the right to:

1. Clarify whether we hold any personal data about you and to request a copy of such data;
2. Require us to correct any personal data about you that is inaccurate;

3. Learn about our policies and process regarding personal information;
4. Request the deletion of any personal information.

Customer Charter

You may direct all questions, comments and/or requests regarding this Privacy Policy, our products and services or concerns about any of the practices of this Website to:

AA Guaranty Assurance Co., Inc.
7/F, Unionbank Centre, 208 Dasmariñas St., Binondo, Manila

(02) 712-1167
(02) 712-0639
(02) 712-1170

Or email us at enquiries@aaga.ph

