

Customer Privacy Consent Form

For Collection, Use and Disclosure of Personal Information

Customer's Name:			
Policy No:			
CPR No:			
Gender:		Date of Birth:	

Privacy of your personal information is essential to LIC (International) B.S.C (Closed) ("LIC International") for providing you with quality care. We understand the importance of protecting your personal information. We are committed to collecting, using and disclosing your personal information responsibly. We also try to be as open and transparent as possible about the way we handle your personal information. It is important to us to provide services to our customers. All Staff members who come in contact with your personal information are aware of the sensitive nature of the information that you have disclosed to us. They are all trained in the appropriate use and protection of your information. In this consent form, we have outlined that:

- Only necessary information is collected about you.
- We only share information with your consent or in accordance with regulatory requirements.
- Storage, retention and destruction of your personal information complies with the requirements of Central Bank of Bahrain.
- Our privacy protocols comply with Bahrain Personal Data Protection Law (Law No 30 of 2018).

Data we collect

As part of our legitimate business use, and for the purpose of providing our services, we must and do collect and process the following categories of personal data about our customers.

Data Class	Personal Data
Personally Identifiable Information	CPR, Passport copies
Contact information	Mobile number, Email ID
Financial information	Bank details
Sensitive personal information	Health information, vital information, race & ethnic background, and family information.
CCTV in LIC International premises	When you visit our premises, we may also collect information about you on CCTV as part of our security and crime prevention measures.
Customer support	Customer care call, chat & email records are maintained for quality assurance.

Personal data collected and processed by us is restricted to the minimum information that we require in order to provide services to our customers, or to comply with any regulatory provisions or directions as may apply. Not having this information could result in our inability to provide the services requested by our customers or could affect the quality of those services.

How we Collect, Use and Disclose Customer's Personal Information

LIC International understands the importance of protecting your personal information. To help you understand how we are doing that, we have outlined below the purposes for which we are using and disclosing your information. We will collect, use and disclose information about you for the following purposes:

- To identify and deliver safe and efficient customer care.
- To assess your needs and provide you with related advice.
- To enable us to contact you and maintain communication with you.
- To allow us to efficiently follow-up for required information and premiums.
- To respond to information request from Central Bank of Bahrain.
- To collect unpaid accounts.

By signing the consent section of this Customer Consent Form, you have agreed that you have given your informed consent to the collection, use and/or disclosure of your personal information for the purposes that are listed. If a new purpose arises for the use and/or disclosure of your personal information, we will seek your approval in advance. Your information may be accessed for the defense of legal proceedings (if any) and by your broker or third-party administrators. When unusual requests are received, we will contact you for permission to release such information. You may refuse to consent to the use or disclosure of your personal information, but this must be done in writing. Under the PDPL law, we have the right to refuse to provide you services should you choose to refuse to disclose your Personal Health Information. If you choose to give consent in this document, at some future time you may request to refuse/withdraw all or part of your Personal Information/consent. You may not revoke actions that have already been taken which relied on this or a previously signed consent. If you have any objections to this form, please ask to speak with our Data Protection Officer. You have the right to review our Privacy Notice to request restrictions and revoke consent in writing.

Legitimate bases for processing personal data of a customer of LIC International

We rely upon the following legitimate bases to process your personal data:

- Explicit consent from you
- Compliance with a legal or regulatory obligation
- To perform our obligations under a contractual arrangement with you
- Our legitimate interests in the effective delivery of information and services to you and in the effective and lawful operation of our business (provided these do not interfere with your rights).

Data disclosure

We will only disclose your personal data to third-parties outside of LIC International in the following circumstances:

- When explicitly requested by you, or,
- To perform our obligations under a contractual arrangement with you, or,
- As compelled by a court order or by any other legal or regulatory requirement, or,
- To protect our legitimate legal interests.

Third-party recipients of personal data may include:

- Professional advisors such as law firms, tax advisors or auditors
- Brokers and Third Party Administrators
- Central Bank of Bahrain
- National Bureau of Taxation
- Providers of identity verification services
- The courts, police and law enforcement agencies
- Emergency services

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Our website may include links to third-party websites, plug-ins and applications which are not maintained or controlled by LIC International. Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We do not control these third-party websites and are not responsible for their privacy statements. When you look at other websites, we encourage you to read the Privacy Policy of every website you visit.

Data retention

Once registered, your personal data will be stored with us in both physical and digital formats. Our policy is to retain personal data only for as long as it is needed. Retention periods are set in accordance with local regulatory and professional retention requirements to meet our professional and legal requirements, to establish, exercise or defend our legal rights, and for archival purposes. For historical statistical analysis, we may need to retain information for significant periods of time after suitably anonymizing the information.

Transfer of data outside Bahrain

Bahrain's Personal Data Protection Law 2018 sets out the circumstances under which personal data may be transferred outside of Bahrain. Except in the circumstances described above ("Data Disclosure"), where you have explicitly consented to your personal data being disclosed to any third party or parties, we will only disclose your personal data to such third party or parties where they have undertaken, in advance and in writing, to maintain the confidentiality, integrity and security of the personal data concerned, in accordance with applicable laws.

Our data security measures

Our Data Managers are responsible for ensuring the application of technical and organizational measures capable of protecting personal data against unintentional or unauthorized destruction, accidental loss, unauthorized alteration, disclosure or access, or any other form of processing. We have instituted security measures for providing an appropriate level of security aligned to the nature of the data being processed, and the risks that may arise from this processing. Our various security measures include encryption, firewalls and access controls. Data is shared within LIC International (including Branch Staff, Administration departments and customer support agents, etc.) on a need to know basis and under strict confidentiality arrangements. Notwithstanding this, despite our best efforts, we cannot absolutely guarantee the security of data against all threats. We have implemented suitable measures to identify, monitor and report any breaches to personal data in line with the requirements of the law.

Your legal rights

Under the provisions of the law, you are provided with the following rights in relation to the processing of your personal data. To exercise your rights under the law, you may be required to authenticate yourself with adequate proof of identity.

- Right to enquire - You have the right to request and obtain information on your personal data that we hold and the purpose for which it is maintained by us
- Right to object- You have the right to object for collection, storage or retention of your personal data that we process.
- Right to Demand rectification- You have the right to request to rectify, block or erase your personal data, as the case may be, if the processing thereof is done in contravention of the provisions of the law, and in particular, if the data is incorrect, incomplete or not updated, or if the processing thereof is illegal.
- Right to withdraw consent- At any time, subsequent to providing consent, you have the right to withdraw the consent provided. Withdrawal of consent will be applicable to future use of the personal data and will not in any way impact legitimate use of the personal information prior to the withdrawal of the consent. Withdrawal of consent to process certain mandatory personal data related to services provided by LIC International may result in our inability to continue the provision of those services.
- Right to Complain- You may submit a complaint to the Authority, if you have reason to believe that any violation of the provisions of this privacy law has occurred or that we are processing personal data in contravention of its provisions.

Your Responsibilities

We are required by law to confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights) prior to processing any requests from you, to ensure that your personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response. It is important that the Personal Data we hold about you is accurate and up-to-date. It is your obligation to keep us informed if your Personal Data changes during your relationship with us, by visiting our Branch or by contacting our customer care services.

Complaints and Objections

We take your privacy seriously. If you believe that there has been an alleged breach of privacy of your personal data, please reach out to us on any of the undermentioned channels through our Customer Services team; or email mgr_itcrm@licinternational.com.

We appreciate the chance to deal with your concerns and are committed to resolving them in an efficient and timely manner.

Customer Consent

I have reviewed the above information that explains how LIC International will use my personal information, and the steps taken to protect my information.

- I object to the collection, storage, or retention of my personal data for the purposes specified in this consent form.
- I agree that LIC International can collect, use and disclose personal information about

_____ (Customer's name) as set above in the Customer Privacy Consent Form.

Witness Signature

Name :

Date :

Signature of the Life Assured

Name :

Date :