

Dear Valued Policy Owner, Date: 27 January, 2014

OPT OUT NOTICE

The Personal Data Protection Act 2010 (PDPA) was introduced by the Government of Malaysia to regulate the processing of individual personal data in commercial transactions. The PDPA came into operation on 15 November 2013.

The PDPA requires Tokio Marine Insurans (Malaysia) Berhad (TMIM) to inform you of your rights in respect of:

- 1. your personal data that have been or is being processed, or that is to be collected and further processed by us;
- 2. the purpose for the collection and processing of your personal data; and
- 3. the disclosure of your personal data to third parties.

In view of the above, the PDPA requires TMIM to obtain your consent to the processing of your personal data and to give you notice of the purpose of the processing and that your personal data may be disclosed to certain third parties.

Consequently, we wish to inform you that the personal data and other information (collectively "Personal Data") previously provided in your proposal for insurance and/or claim for losses under your policy is being processed and will likely to continue to be used and processed by TMIM for the following purposes:

- a) to communicate with you;
- b) to provide services to you, but not limited to, providing the insurance required, issuance of policy and/or claims services;
- c) to perform statistical/actuarial research or data study; and
- d) to disclose to relevant third parties to enable the above purposes to be performed;

(collectively, "Purpose").

In this regard, we wish to further inform that if required for any of the foregoing Purpose, your Personal Data may be transferred or transmitted or disclosed to any company associated with the Tokio Marine Group and any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation/adjusting or legal or other service provider, which may be located outside Malaysia, and to any association, federation or similar organisation of insurance companies that exists or is formed from time to time for the Purpose or to fulfill some legal or regulatory function or is reasonably required in the interest of the insurance industry. Save for the foregoing, your Personal Data will not be knowingly transmitted to any place outside Malaysia or be knowingly disclosed to any third party.

Please note that it will be necessary for TMIM to process your Personal Data, without which we will not be able to continue to use your Personal Data for any of the above Purpose.

You may at any time hereafter make written inquiries and, upon payment of a prescribed fee, request in writing for access to, or for correction of, or to limit the processing of your Personal Data by submitting such request to the Head of Customer Relationship Management of TMIM via registered post or email (which must be sent to the following address):

Postal Address: Head of Customer Relationship Management

Tokio Marine Insurans (Malaysia) Berhad

Level 29, Menara Dion, 27, Jalan Sultan Ismail, 50250 Kuala Lumpur.

Telephone No.: 03-2026 9808 or 03-2783 8383 Email address: enquiry@tokiomarine.com.my

We trust that you will consent and agree to the terms above with respect to our processing of your Personal Data. Please also refer to TMIM Privacy Policy Statement. If we do not receive any response from you on the above within fourteen (14) days from the date of this notice, we shall assume that you are agreeable to the same.

If there is any inconsistency, conflict, ambiguity or discrepancy between the English and Bahasa Malaysia version of this Opt Out Notice, the English version shall prevail.

Yours faithfully.

Tokio Marine Insurans (Malaysia) Berhad

