

Privacy Policy

This Privacy Policy will help you understand how we collect, use and protect your personal data. We will respect your privacy and keep your data secure. We are committed to protecting the privacy, confidentiality and security of your personal data and fully implementing and complying with the data protection principles and all relevant data privacy laws such as the Data Privacy Act and its Implementing Rules and Regulations.

Personal Information Collected

We provide a number of insurance related services through the Website. When you register on our Website, we collect personally identifying information such as name, age, sex, email, telephone number, address, and government-issued IDs. In order to provide such insurance-related details, goods and services, you might also be asked to provide information in connection with your lifestyle habits and health in general.

Purpose of Data Collection

Kwikinsure Corporation, Kwiktech Insurance Brokerage, Inc. or third party products may require your personal information for the following purposes:

1. Ensuring that the content of our Website is presented to you in the most effective manner;
2. Providing a quotation or price of insurance products or services on this Website;
3. Processing your application;
4. Processing your payment;
5. Communication to and/or notification for you;
6. Providing you promotional information related to insurance products;
7. Identity verification and recording;
8. Compiling Website statistics on usage and flow;
9. To help detect fraud or loss;
10. Meeting disclosure requirements as may be imposed or permitted by local laws and regulations.

Your provision or submission of your personal data to us or this Website is solely on a voluntary basis. If you do not wish to provide such information, we and/or third party suppliers of the products on this Website will not be

able to supply or deliver to you the information, products or services requested.

Data Storage and Security

The system encrypts the data before data transit and data is decrypted in the services' receiving endpoint, and vice-versa, using strong cipher and hashing algorithms. Each request is signed and authenticated on each point of receipt. In addition, data at rest are encrypted (passwords) and cannot be decrypted even by the system. Data storage is located in our cloud solutions provider, and it follows international and standard security, certifications and compliance measures, such as GDPR, SOC 1/SSAE 16/ISAE 3402 (formerly SAS 70), SOC 2, SOC 3, ISO 9001 / ISO 27001, FedRAMP, DoD SRG, and PCI DSS Level 1.

Please note, however, that the transmission of information through the internet cannot be claimed to be completely secure. Although we will do our best to protect your personal information or data, we cannot offer any guarantee of the security of the personal information or data that you send to us. Any transmission you make of your personal information or data is at your own risk.

We will implement and use strict protocols and security features once we have obtained your information to try and avoid unauthorized access, including anti-virus software.

Direct Promotion

The personal information or data you transmit to us may be used in the marketing and promotion of other insurance services and products. Please note that such must be within your consent. This data may be your name, email address, address, or phone number, and may be transferred to companies that we are affiliated with. You have the choice to opt out of this feature during your application if you do not wish to receive any promotion or marketing communications.

Privacy Policy Changes

At our absolute discretion, we may make changes to this Privacy Policy. If we implement any significant changes in the manner in which we utilize, collect, store or share your personal information, we will inform you by

posting the said changes here on this Privacy Policy page. To keep yourself updated, please check our Privacy Policy on a regular basis.

Access and/or Amendment of Personal Information or Data

As provided under relevant data privacy laws such as the Data Privacy Act and its Implementing Rules and Regulations, you have the right to inspect and/or amend the personal information or data that you provide to us or request that we discontinue our use of your personal information. Should you wish to do so, you may contact us at <https://kwik.insure/contact>.

Data Sharing Policy

In compliance with the Data Privacy Act of 2012 (DPA), and its Implementing Rules and Regulations (IRR), Kwikinsure Corporation and Kwiktech Insurance Brokerage, Inc. (collectively “Kwik.insure”) will provide you particular services declared in relation to the insurance policy/ies you intend to purchase or have purchased.

In connection with this, by submitting your contact information, you agree and authorize Kwik.insure to:

1. Continue to use your information to process insurance services and administer the benefits as stated in the policy(ies).
2. Retain your information for a period of three (3) years from the date of termination of your policy, or at such time that you submit to Kwik.insure a written cancellation of this consent, whichever is earlier. By submitting information, you agree that your information will be deleted/destroyed after this period, except that Kwik.insure may retain one (1) archival copy of my information solely for use in any dispute arising from this Agreement and for compliance purposes.
3. Retain your information in the Medical Information Database (MID) accessible to other life insurance companies. Once uploaded to the MID, all life insurance companies shall have limited access to your information in order to protect your right to privacy in accordance with law and Insurance Regulation promulgated in Circular Letter No. 2016-54.
4. Share your information to affiliates and necessary third parties for any legitimate business purpose. You are assured that security systems are adequately employed to protect your information.

5. Inform you of future customer campaigns and base its offer using the personal information you shared with the company.

You also acknowledge and warrant that you have acquired the consent from all parties relevant to this consent and hold free and harmless and indemnify Kwik.insure from any complaint, suit, or damages which any party may file or claim in relation to the given consent.