

Personal Data Protection Policy

We at MS First Capital Insurance Limited (MS FCIL) recognize our responsibilities in relation to the collection, usage, disclosure, storage, transfer and disposal of personal data under the Personal Data Protection Act (“PDPA”) and consequently, place the privacy interests of our customers high in our priorities in protecting the confidentiality and security of the personal data provided to us.

Personal data will be collected by MS FCIL only for lawful and relevant purposes. MS FCIL will take reasonable steps to protect the personal data and to prevent unauthorized access to such data.

MS FCIL collects your personal data when you apply for, change or renew an insurance policy with us or when we process a claim. We collect your personal data to assess your application for insurance, to provide you with competitive insurance products and services and administer them and to handle, investigate and settle any claim that may be made under a policy. Failure to supply such information may result in our being unable to provide the requested insurance covers or related services. This data is also used to conduct surveys, research and statistical analysis, reinsure risks, reinsurance administration and to comply with all applicable laws including reporting to regulatory and industry authorities.

The Personal data held by us will be kept confidential. However, we may need to need to provide your personal data to our reinsurers, business intermediaries, third party service providers, General Insurance Association of Singapore, government, statutory, regulatory bodies (where we are required by law) for and in connection with the purposes described above. We will only provide your personal data as it is reasonably required for the purposes stated above and the data is limited to information necessary for us and these third parties to perform their respective work.

You have the right to access a copy of your personal data, request correction or updating of your personal data held by MS FCIL. Request for such access can be made to:

Data Protection Officer
MS First Capital Insurance Limited.
6 Raffles Quay # 21-00
Singapore 048580

Or email to DPO@msfirstcapital.com.sg