

1. Purpose of collection

We may collect and use the personal data to:

- (a) carry out identity checks;
- (b) carry out membership or information checks;
- (c) communicate on purposes relating to an application or policy;
- (d) decide whether to insure or continue to insure you and your insured persons;
- (e) determine and verify your creditworthiness for the financial and insurance products you apply for;
- (f) provide financial advice for product recommendation based on your financial needs analysis;
- (g) provide ongoing services and respond to your inquiries or instructions;
- (h) make or obtain payments;
- (i) investigate and settle claims;
- (j) recover any debt owed to us;
- (k) detect and prevent fraud, unlawful or improper activities;
- (l) conduct research and statistical analysis;
- (m) coach employees and monitor for quality assurance;
- (n) reinsure risks and for reinsurance administration;
- (o) comply with all applicable laws, including reporting to regulatory and industry entities; and
- (p) inform you of our philanthropic and charity initiatives, i.e. OrangeAid, including soliciting donations, acknowledging donations, and facilitating tax exemption.

If you give your consent under Section 5, we may also collect and use your personal data to contact you on our marketing or promotional materials relating to our financial products or services via telephone calls, text messages, faxes, mails, or emails.

2. Disclosure of personal data

We may disclose personal data belonging to you and your insured persons for the purposes set out in Section 1 above to these parties:

- (a) your insurance agents; insurance brokers or association;
- (b) medical professionals and institutions;
- (c) insurers and reinsurers;
- (d) local or overseas service providers to provide us with services such as courier service, survey, printing, mail distribution, data storage, data entry, marketing and research, disaster recovery or emergency assistance services;
- (e) debt collection agencies;
- (f) dispute resolution parties;
- (g) parties that assist us to investigate, administer and adjudicate claims;
- (h) financial institutions;
- (i) credit reference agencies;
- (j) industry associations; and
- (k) regulators, law enforcement and government agencies.

3. Consequence of withdrawing consent to the collection, use and disclosure of personal data

You may refuse or withdraw your consent for us to collect, use or disclose your personal data and your insured persons' personal data by giving us reasonable notice so long as there are no legal or contractual restrictions preventing you from doing so. For example, you may withdraw your consent for your personal data to be used for marketing purposes, and this withdrawal will not affect our ability to provide you with the products and services that you asked for or have with us.

But if you withdraw your consent for us to use your personal data for your insurance matters, this will affect our ability to provide you with the products and services that you asked for or have with us, including preventing us from keeping your insurance cover in force or properly assessing and processing your claim. Withdrawing such consent will require you to surrender or terminate all your policies with us.

4. Access and correction rights

You can request access to any personal data of yours that we have, and request to know how it is being used and disclosed for the last 12 months to the extent your right is allowed by law. If we allow you access, we may charge you a reasonable fee. You also have the right to request correction of your personal data.

Marketing Material Option

Please indicate if you wish to receive marketing or promotional materials on our financial products or services via telephone calls, text messages, faxes, mails, or emails.

Yes No

If you do not indicate your option here, we will follow any existing option you may have indicated previously.

We will use the contact particulars, including any update, you have given to us to contact you. You may make your request to withdraw your consent, access or correct your personal data by writing to: The Data Protection Officer, NTUC Income Centre, 75 Bras Basah Road, Singapore 189557. Alternatively, you can email to: DPO@income.com.sg

Declaration

I declare that to the best of my knowledge and belief the answers given, whether in my handwriting or not, to the questions contained in the Application are true and complete. I agree that this Application and Declaration shall form the basis of the contract between me and NTUC Income should my Application be approved.

I also confirm that:

1. I hold a valid Class One (1) medical certificate forming part of the Pilot's Licence(s) specified in Employment & Licence Details and
2. At the date of this Application I am actively working, or am medically cleared for work in the capacity for which I hold the Licence(s) specified in Employment & Licence Details.

I acknowledge and understand that my insurance cover will become effective on the date notified by NTUC Income following the approval of my Application, provided that I am actively working or am medically cleared for work on that date. If I am not actively working or medically cleared for work on that date, this insurance will not become effective until I return to work or become medically cleared for work.

I confirm that I understand and agree to the 'Personal data collection statement'.

Signature of Proposer :

Name of Proposer :

Date :

NTUC Income reserves the right to ask for additional information, refuse to accept an Application for insurance, or to impose special conditions. NTUC Income's liability does not commence until this Application has been accepted by them and the premium paid.

Administration Agency

If you have any queries regarding this Loss Of Licence insurance cover, please contact our administration agent,

AEGIS Insurance Agencies Pte Ltd
15 Queen Street #03-07
Tan Chong Tower Singapore 188537

Telephone: 68370306 (during office hours),
98563573 or 93870446 (after office hours)

To submit the completed application form, please **email all 4 pages** to : management@aegisic.com
or **post all 4 pages** to the above address.