

Online Privacy Policy

Thank you for visiting Chubb Online which is owned and maintained by Chubb and its subsidiaries (“Chubb Group”). We respect your privacy and want you to understand the ways in which we collect and use information provided online.

This Internet Privacy Policy applies to www.chubb.com and other websites or mobile applications that link to this Policy (the “Online Services”). It does not apply to www.combinedinsurance.com and any non-Chubb websites or mobile applications that you may access via the Online Services. Such services are governed by the privacy policies appearing on those sites and applications. Depending upon your relationship with us, you may receive other privacy notices from us providing additional detail about our privacy practices.

How We Collect Personal and Non-Personal Information Through the Online Services

We collect two kinds of information through the Online Services: non-personal information and personal information.

The non-personal information we collect includes: the visitor’s browser type, device type, and operating system; area(s) of the Online Services visited; date and time of access; host or Internet service provider (ISP) information; and identity of the referring site (any site from which the visitor accessed the Online Services).

We also collect personal information that can identify a visitor or user, including but not limited to name, address or other contact information, policy information or information provided for roadside assistance services, but only when you voluntarily provide it. If you apply for a job or register with our Career Center, we may collect personal information about your work and educational history. In addition, certain of the Online Services may collect precise information about the location of your mobile device but only with your express consent. Once you have consented to the collection of the precise location of your mobile device, you may adjust this consent by managing your location services preferences through the settings of your mobile device.

Children’s Privacy

Chubb does not seek or knowingly collect personal information from children under the age of 13, and we request that such children do not provide information through the Online Services.

How We Use Your Information

We may use the information we collect through the Online Services for a number of purposes including:

- to provide you with products, services or information you request;
- to process claims;
- to provide you with information about the Online Services or required notices;
- to deliver marketing communications or promotional materials that may be of interest to you;
- to improve the services we provide and the usefulness of the Online Services;
- to customize your experience when using the Online Services;
- to comply with applicable laws;
- to perform research; and
- to prevent and detect fraud, infringement and other potential misuse.

We also may anonymize, combine or aggregate any of the information we collect through the Online Services or elsewhere for any of these purposes or for analyzing usage statistics and trends.

If you provide us with personal information, we will not sell, license, transmit or disclose this information outside of the Chubb Group unless: (1) you expressly authorize us to do so; (2) it is necessary to allow our contractors or agents to provide services for us; (3) it is necessary to provide our products or services to you; (4) it is disclosed to entities that perform marketing services on our behalf or to other entities with whom we have joint marketing agreements; (5) in connection with a merger, consolidation, acquisition, divestiture or other corporate restructuring; or (6) it is otherwise required or permitted by law.

How We Collect, Use and Protect Identification Numbers

Chubb may collect Identification numbers (“ID”) in the course of our business. We strive to protect the confidentiality and security of ID in our possession, custody or control by: (i) limiting access to ID; and (ii) maintaining reasonable administrative, technical and physical safeguards to protect against the loss, misuse or unlawful disclosure of ID. We do not share ID for marketing purposes.

How We Use “Cookies” and Other Data Collection Tools

Chubb may place electronic “cookies” in the browser files of your computer or mobile device when you access a Chubb website. Cookies are pieces of information that a Chubb website transfers to your computer or mobile device to enable our systems to recognize your browser and to tailor the information on our websites to your interests. For example, if you previously visited a Chubb website and accessed your account information or inquired about particular services over the website, cookies enable us to present information tailored to your account and/or those particular interests the next time you visit the website. Moreover, Chubb or our third party service providers or business partners may place cookies on your computer or mobile device that can be matched to other personal information we maintain about you to pre-populate certain online forms for your convenience. We also use cookies to analyze visitors’ use of our websites. This analysis helps us better understand which areas of our sites are most useful and popular so we can plan improvements and updates accordingly.

Many web browsers are automatically set to accept cookies. You may change your web browser settings to either reject cookies or to notify you when a cookie is about to be placed on your computer or mobile device. Please note, however, that rejecting cookies while visiting any of our websites may result in certain parts of the website not operating as efficiently as if the cookies were allowed. For example, if you reject cookies from our websites, you may not be able to access a preferred location, view a customized default home page or pre-populated form or easily access your recently visited links or pages.

We and our service providers or third-party ad servers may also use cookies or similar technologies to collect information about your browsing activities over time and across different websites following your use of the Online Services. While, as described above, you may have the opportunity to control the use of cookies through your web browser, we do not currently respond to web browser “Do Not Track” signals or other mechanisms that provide a method to opt out of the collection of information across the networks of websites and online services in which we participate. If we do so in the future, we will describe how we do so in this Online Privacy Policy. For more information about Do Not Track, please visit www.allaboutdnt.com.

In addition to cookies, we may also use other means of passively collecting non-personally identifiable data about your use of our web sites, such as through the use of “clear GIFs” (small pieces of data that may be embedded in images on our web sites that enable us to track your usage of our web sites) and analyzing “click stream” data (the virtual trail you leave behind while browsing the Internet and viewing our web sites). We only use clear GIFs and click stream data to gather anonymous data about your visit to our web sites. Blocking cookies will prevent clear GIFs from tracking your activity, and also prevent us from collecting certain other anonymous unique information, such as your IP address, but the clear GIF will still account for an anonymous visit. In addition to the information we collect from cookies, from clear GIFs, through the analysis of click stream data and any other means we may employ to collect non-personally identifiable information about you or your visits to our web sites, we may also obtain anonymous information which you provide to us online -- for example, when you use our tools and calculators.

Security of Internet Communications

The Internet is not a secure medium. We employ reasonable administrative, technical and physical safeguards to protect personal information. When you enter sensitive information (such as a credit number or identification number) on our web sites, we encrypt that information using secure socket layer technology (SSL) or similar technology during its transmission to our web site. Unfortunately, no method of transmitting or storing data can be guaranteed to be 100 percent secure, and we do not assume any responsibility for any harm, loss or damage you may experience from transmission of information by or to Chubb over the Internet. If you believe that the security of any account you might have with us has been compromised, please contact us using one of the methods described below.

We restrict access to personal information collected about you at our web sites to our employees, our affiliates' employees or others who need to know that information to provide services to you or in the course of conducting our normal business operations.

How to Contact Us and Access and Correct Your Information

If you have a question or would like to access and correct personal information you have submitted to us through the Online Services, please log into your account for the particular Online Service or send a letter to the address below with your question or requesting to see your information. We will be happy to make corrections whenever possible but may not be able to provide information relating to investigations, claims, litigation and other matters.

Please address requests to:

Chubb Group
Attention: Privacy Inquiries
202 Hall's Mill Road, P.O. Box 1600
Whitehouse Station, NJ 08889-1600
Telephone: 1-800-258-2930
Email: privacyinquiries@chubb.com

Blogs and Other Interactive Features

We may offer blogs, online forums or other interactive features on the Online Services that enable consumers to share information about our services or other issues of interest. You should be aware that any communications you submit or post to any such interactive features on the Online Services may be viewable by other participants or users. Therefore, you acknowledge and agree that you have no expectation of privacy or confidentiality in the content you submit for such interactive features, whether or not it contains personal information about you.

Links to Other Sites

For your convenience we may provide links to other web sites and web pages that we do not control. We cannot be responsible for the privacy practices of any web sites or pages not under our control and we do not endorse any of those web sites or pages, the services or products described or offered on such web sites or pages, or any of the content contained on those web sites or pages. Before providing any personal information to such web sites, please be sure to carefully review the web site's privacy policy.

We are not responsible for the collection, usage and disclosure policies and practices (including the data security practices) of other organizations, such as Google, Apple, Microsoft and Facebook or any other app developer, app provider, social media platform provider, operating system provider, wireless service provider or device manufacturer, including any Personal Information you disclose through or in connection with the Apps or our Social Media Pages.

Consent

By using the Online Services, you signify your consent to this Online Privacy Policy and this site's Terms of Use. If you do not agree to this policy or the site's Terms of Use, please do not use the Online Services. The Online Services are not for use within any country or jurisdiction or by any persons where such use would constitute a violation of law. If this applies to you, you are not authorized to access or use any of the Online Services.

Maintenance of the Services

The Services are maintained by us in Taiwan, Republic of China, and are not intended to subject us to the laws or jurisdiction of any state, country or territory other than that of Taiwan, Republic of China.

Changes to this Privacy Policy

We may change this Online Privacy Policy at any time and from time to time. Any amendments or modifications to this Online Privacy Policy will become effective immediately upon posting. Your continued use of any of our Online Services following the posting of a revised version of this Online Privacy Policy will constitute your acceptance of the revised Policy. If you do not agree with the revised Online Privacy Policy, do not use any of our Online Services.

Last Updated June, 2016

線上隱私權政策

感謝您造訪安達保險集團（Chubb Group）網站，我們重視您的隱私並且希望用戶能夠了解我們蒐集及利用資訊之方式。

本網路隱私權政策適用於 www.chubb.com 以及其他連結至本政策之網站或手機軟體（下稱本線上服務）；但不適用於 www.combinedinsurance.com 或用戶購過本線上服務所連結之其他非安達保險之網站或手機軟體，其服務應適用於該等網站或軟體之隱私權政策。此外，根據用戶與我們之間的關係，可能會收到其他載明額外隱私權條款之通知。

我們如何透過本線上服務蒐集個人資料及非個人資料

我們透過本線上服務蒐集非個人資料及個人資料。

非個人資料包括：用戶的瀏覽模式、設備型式、應用系統、造訪本線上服務之區域、存取日期及時間、主機或網路服務提供者(ISP)資訊以及連結網站(任何用戶用來進入本線上服務之網站)。

我們也蒐集可以辨識用戶或使用者身分之個人資料，包括但不限於：地址或其他聯絡資訊、保單資訊或在您自願提供之情況下，道路救援服務之資訊。倘若您在線上求職或註冊 Career Center，我們可能會蒐集您教育背景或工作履歷。此外，本線上服務可能會蒐集到您行動裝置之精確位置，但僅限於您明確表示同意，而您同意後您可以經由更改行動裝置之設定變更之。

兒童隱私權

安達保險不擬蒐集 13 歲以下兒童之個人資料，請不要利用本線上服務提供兒童資料給我們。

我們如何利用您的資訊

我們會將透過本線上服務所蒐集之資訊做下列利用：

- 提供您所需之產品、服務或資訊；
- 處理理賠事宜；
- 提供您本線上服務相關資訊或相關通知；
- 提供您偏好的商品通知或行銷資訊；
- 改善我們提供之線上服務及可用性；
- 提供本線上服務之客製化服務
- 遵循相關法規；
- 從事客戶研究；或
- 避免或偵測詐欺侵權或其他潛在形式的不當使用。

我們也會將透過本線上服務或其他地方所蒐集的資訊合併以作為統計分析使用。

一旦您提供個人資料後，我們不會銷售、授權、移轉或揭露個人資料給安達保險集團以外之第三人，除非：(1)取得您明示授權；(2)基於承包商或代理人提供服務之需求；(3)基於商品或服務提供之需求；(4)揭露予替我們從事行銷服務之廠商或與我們有共同行銷合作關係之廠商；(5)因合併、併購、收購、分割或其他公司組織變更相關情事；或(6)基於法律規定。

我們如何蒐集利用及保護您的身分證字號

我們從事業務時可能會蒐集您的身分證字號。我們盡力保護您身分證字號：(i) 限制存取並 (ii) 採取合理的保護措施以避免遺失誤用及洩漏。我們不會將您的身分證字號提供行銷之用。

我們如何使用“Cookies”以及其他資料蒐集工具

當用戶使用本網站時，安達保險可能會使用 cookies 蒐集用戶電腦或行動裝置之瀏覽資料。Cookies 是安達保險可能會在您的電腦或行動裝置存入之資訊，以使我的系統可以辨識您的瀏覽器並且提供您可能偏好之資訊。例如，倘若您先前曾經造訪本網站並存取您的帳戶資訊或要求提供特別服務，cookies 可以讓我們提供資訊至您的帳號或您下一次進入本網站所可能偏好之特殊資訊。此外，為了您的便利，安達保險或其他服務提供者或合作夥伴可能您的電腦或行動裝置放置 cookies 而與我們所擁有之其他個人資訊來配對而預先填入某些表單。我們也會利用 cookies 來分析用戶如何使用本網站。此分析將幫助我們更加瞭解本網站那些部分較能吸引用戶使用，讓我們可以改進並更新。

許多網站瀏覽器會自動設定接受 cookies。您可以變更瀏覽器設定，拒絕 cookies 或是當您的電腦或行動裝置將置入 cookies 時通知您。請注意，倘若您選擇拒絕 Cookie，您可能無法使用本網站之某些部分或是無法有效使用本網站。例如，倘若您拒絕本網站使用 cookies，您可能無法存取某一偏好的網頁，查看客製化的預定首頁、預先填入某些表單，或容易存取您先前存取過的鏈接或頁面。

許多網站瀏覽器會自動設置為接受 cookies。要不就是拒絕 cookies 或通知您，當一個 cookie 即將被放置在您的電腦或攜帶設備上它可以改變您的 web 瀏覽器設置。但是，請注意，要是在訪問我們的任何網站,您拒絕 Cookies 功能，可能會導致到不能有效地運用網站的某些部分，如果 Cookies 被允許將不會遇見此問題。

我們及我們的服務供應商或第三方廣告業者在您使用本線上服務時，可能會超時或是跨越不同網站使用 cookies 或其他類似技術蒐集您瀏覽器活動之資料。如上所述，您有機會經由您的瀏覽器設定控制 cookies 的使用，我們目前並未在網路瀏覽器開啟請勿追蹤 (Do Not Track) 之信號或其他機制，可以讓跨越網站或線上服務不再蒐集資訊。倘若我們未來會如此做，我們會在本線上隱私權政策內詳述。有關”請勿跟踪”的更多信息，請參閱 www.allaboutdnt.com。

除了使用 cookies 之外，我們也可能使用其他方式蒐集有關您使用本網站之非可辨識個人身分之資料，例如經由使用 GIF 圖檔 (clear GIFs) (可在本網站載入圖像之小型資料，使我們能夠追蹤您對我們網站的使用) 並且分析點擊數據(模擬追蹤你留下的足跡，而瀏覽互聯網和瀏覽我們的網站)。我們僅會使用圖檔或點擊數據來蒐集您造訪本網站之匿名資料。攔截 cookies 將避免圖檔追蹤您的活動，且妨礙我們收集某些其他匿名之資料，例如您的 IP 位置，但是圖檔仍然算是一種匿名造訪。此外，我們從 cookies、圖檔，經由點擊數據以及其他我們所能夠用來蒐集關於您或您使用本網站之非可辨識個人身分之資料以外，我們也可能從線上得到其他您提供之匿名資訊，例如當您使用工具或計算機時。

網路資訊安全維護

網路並非安全的媒介。我們已加裝防火牆以保護個人資料。當您在網站上輸入敏感性個資(如信用卡號碼或身分證字號)時，我們會以 Secure Sockets Layer (SSL) 或其他機制進行資料傳輸之加密。但提醒您沒有任何傳輸或儲存科技可以確保百分之百的安全，所以我們不承擔任何您在資料傳輸給我們的過程中所可能遭受資料損失之責任。倘若您對於您帳戶之資料安全有所疑慮，請盡速聯繫我們。

我們對於員工、其他關係企業、因提供您服務之需要而有必要知悉個人資料之第三人或從事日常營運之人存取我們所蒐集的個人資料均採取嚴格的管制措施。

與我們聯繫

如果您有任何問題或對於您透過本線上服務所提供給我們的個人資料擬作查詢、修改或主張其他權利，請登入您的帳戶或寫信至以下信箱並註明您的問題，我們將協助您辦理，但是要求停止處理或刪除資料，有可能導致我們無法提供您相關服務。

Chubb Group
Attention: Privacy Inquiries
202 Hall' s Mill Road, P.O. Box 1600
Whitehouse Station, NJ 08889-1600
Telephone: 1-800-258-2930
Email: privacyinquiries@chubb.com

部落格及其他互動式介面

我們於本線上服務可能會提供部落格、線上討論區或其他互動式介面讓用戶可以分享服務資訊或其他相關議題。您知悉您所上傳到該互動式介面有關本線上服務的內容可能會被其他使用者看到。因此，您知悉並同意，對於您對於所上傳到該互動式介面的內容不會主張隱私權或保密，無論該等內容是否包含您的個人資料。

其他網站連結的使用

我們可能提供連結至其他其它網站或網頁，但是該等網站或網頁之隱私權運作機制非由我們控制，而其所提供之商品或服務也與我們無關。在您提供任何個人資料前，請務必仔細審閱該網站之隱私權政策。

我們對於以下網站蒐集、處理及揭露之政策或運作（包括資料安全維護）不負擔任何責任：Google, Apple, Microsoft and Facebook 或其他應用程式開發商、提供者、社群媒體平台之提供者、應用系統商、無線網路服務提供者或設備製造商，包括任何您經由應用程式或媒體網頁或其連結所揭露之個人資料。

同意

使用本線上服務即代表您同意本線上隱私權政策以及使用說明。倘若您不同意本政策或使用說明，請勿使用本線上服務。倘若在任何管轄領域內使用本服務可能構成違法，則您將無權存取或使用本線上服務。

服務維護

本服務係由我們在中華民國境內提供，且無意提供給任何中華民國管轄法律領域以外之地區使用。

隱私權政策更新

我們會隨時更新本隱私權政策之內容。更新內容將於刊載時立即生效。倘若您使用當時本隱私權政策正在更新，代表您接受更新之內容。倘若您不同意更新內容，請勿使用本線上服務。

版本差異 — 如本條款之中、英文兩個版本有任何抵觸或不相符之處，應以英文版本為準。

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