

Privacy Policy

It is the corporate policy of Apex Insurance Management Limited (hereinafter referred to as "Apex" which expression shall include its successors and assigns) to achieve full compliance with the obligations and requirements of the Personal Data (Privacy) Ordinance (the "Ordinance"). Apex as well as third party product and service providers on this Site may collect personally identifiable information for the maintenance of this Site or in order to offer, provide products and services that you request. Personal Data means any data relating directly or indirectly to a living individual which is capable of being used to identify that individual.

It is common for organizations to collect personally identifiable information in order to conduct business and offer services. Information such as a customer's name, address, telephone number, payment details (together with those of his dependents, next of kin, and beneficiaries of the customer) including credit card information, information for identity verification including passport or identification numbers and a variety of other information for billing and providing services may be required. You may be requested to supply such information whilst you are assessing this Site or for the purposes of providing information or services that you request. The provision of data is on a voluntary basis; however, if you do not provide sufficient information, third party product and service providers may not be able to provide the requested information, products or services to you.

By providing us with your Personal Data, you warrant that this is true and accurate and undertake to notify us as soon as practicable of any change or alteration to the same. Any loss or damage caused to the Website or to the person responsible for the Website or to any third person through the provision of erroneous, inexact or incomplete information will be your exclusive and absolute responsibility.

All personally identifiable information sent to or through this Site will be kept confidential and will not be disclosed to the public but information provided to third party product or service providers in accordance with Apex's Personal Information Collection Statement will be routed directly to those product or service providers. Apex will not, in any circumstance, be responsible for information given by you to these third party product or service providers. Further, Apex may pass your personal information to its subsidiaries and affiliates in order to provide the relevant service to you.

Under the terms of the Ordinance, individuals have the right to check whether Apex holds any information relating to them and if so, to obtain copies of such information, require Apex to correct any inaccurate information relating to them and ascertain Apex's policies and practices in relation to personal information. To personalize your experience with the Apex site and to enhance security within the Site, Apex may assign your computer a "cookie". Cookies enhance the performance of the Site by providing a secure way for Apex to verify your identity and to make your visit to the Site more convenient for you.

Apex allows you to apply on our Website for products and services provided by third parties. If you apply for such product and services via our Website, your Personal Data will be transferred to the provider and your application will be processed by that provider. That provider may contact

you directly about your application. Your Personal Data will be used, processed and stored in accordance with that provider's privacy policy, which is beyond Apex's control. You should contact them directly for additional information in relation to their privacy policies and read all of them before entering a contract. We are not responsible for how third party providers use your Personal Data.

After registration and with your explicit consent, we may use your Personal Data to contact you about news, offers, events, and promotional campaigns in relation to our products and services that we feature on the Website. You may always opt out of direct marketing at any time.

By using this Site and providing information to third parties offering products or services on this Site, you signify your agreement with the Apex Online Privacy Policy. Apex reserves the right, at its discretion, to change, modify, add or remove portions of this policy at any time. Your continued use of this Site following changes to these terms from time to time constitutes your acceptance of those changes.

If you have any queries about our privacy policy and practices or if you would like to find out if any of your personal data is held by us and would like to access or correct such data, please contact us at enquiry@apexins.com or kindly address your enquiries to Apex Insurance Management, 11/F, Surson Commercial Building, 140-142 Austin Road, Kowloon, Hong Kong