

Customer Privacy Policy

Colonial Life Insurance Company (Trinidad) Limited strongly believes in protecting the confidentiality and security of information we collect about individuals. The material below describes our privacy policy and describes how we treat the information we receive about you if you become a current or former Colonial Life Insurance Company (Trinidad) Limited customer, or apply for any of our products or services.

Why We Need to Know About You

We need to know about you so that we can provide you with the insurance and other products and services you've asked for. We may also need information from you and others to help us verify your identity in order to prevent money laundering and terrorism.

What we need to know about you includes your address, age and other basic information. But we may have to know more about you, including your finances, employment, health, hobbies or business you conduct with us.

How We Protect What We Know About You

We treat what we know about you confidentially. Our employees are told to take care in handling your information. They may get information about you only when there is a good reason to do so. We take steps to make our computer databases secure and to safeguard the information we have about you

How You Can See and Correct Your Information

Generally, we will let you review what we know about you if you ask us in writing. (Because of its legal sensitivity, we will not show you anything that we learned in connection with a claim or lawsuit.) If you see information that is incorrect, we will allow you to correct your records (certain restrictions apply).

On-line Privacy policy

Colonial Life Insurance Company (Trinidad) Limited is dedicated to helping protect you and those you love. Part of that protection includes treating the personal information we have about you as confidential. Our information practices for this web site are described below.

Your Personal Information:

When you come to a Colonial Life Insurance Company (Trinidad) Limited web site, we log your current Internet address (this is usually a temporary address assigned by your Internet service provider when you log in), the type of operating system you are using, and the type of browser software used. In addition, we may keep track of what portions of the web site you are visiting. We aggregate this information to help us create a better experience for users of our web site. For example: we may upgrade those parts of the web site that are heavily visited or optimize the web site to work more efficiently with certain operating systems. This is all done without our knowing your name or other personal identifying information. When you visit a Colonial Life Insurance Company (Trinidad) Limited web site you are anonymous, unless you chose to identify yourself to us.

You are not required to provide us with personal information to use our web sites, unless expressly stated. For example, certain features may require you to submit some personal information in order for those features to function as designed. Such information might include name, address, E-mail address, and phone number. Certain of our web sites may require you to provide identifying information and use individual passwords in order to access personal information.

If you do choose to provide us with personal information, you can be assured that such information is kept in secured databases. Colonial Life Insurance Company (Trinidad) Limited treats this information as confidential.

Cookies:

A cookie is a small piece of information that a web site sends to your computer, which is stored in a file on your hard drive. The next time you visit our web site, we may use the information stored in your cookie file to facilitate your use of our web site. For example, we may use your cookie file to store a password so that you do not have to input it every time you move to a different section of a password-protected portion of our web site. A cookie does not tell us your individual identity unless you have chosen to provide it to us. Most cookies expire after a defined period of time, or you can delete your cookie file at any time you choose. In addition, you can set your browser to notify you when you receive a cookie so that you can decide whether to accept or reject it.

Privacy and E-Mail:

Colonial Life Insurance Company (Trinidad) Limited uses no encryption (data scrambling) on certain portions of our web site, and up to 128-bit encryption on other portions. When you are on any web site that asks you for confidential information (your social security number or a bank or credit card account number, for example), you should check to see if the information being transmitted is encrypted in order to increase the security of your information. If you need to send confidential information and are concerned about the security of a web site, then you should consider sending it by phone or by regular mail instead.

Minors:

At the Colonial Life Insurance Company (Trinidad) Limited web sites we make no active effort to collect personal information from children under the age of 18. We believe that children who do wish to submit information to Colonial Life Insurance Company (Trinidad) Limited should have permission from their parent or legal guardian.

Additional Rights:

Applicable laws may give you additional rights that are not described in this online privacy policy.