

## **TERMS OF USE**

Please read these Terms of Use carefully before using **LLIBI Nest** (“system”), a platform developed, owned, and managed by Lacson and Lacson Insurance Brokers, Inc. (“LLIBI”/us/our/we).

### **Acceptance of Terms**

By continuing to use this system, you hereby certify that you agree to comply with the terms outlined herein. You also consent to the collection, use, and processing of your personal data, if any, in accordance with our Privacy Notice available at <https://llibi.com/data-privacy/>.

Use of this system is optional. If you do not agree with any of the terms, you may discontinue use.

### **Access**

Different user roles will be assigned varying access permissions. Internal LLIBI users will be receive access based on their respective functions. Access of external users (ex. clients), by default, will be limited to viewing and downloading copies of insurance policies, reports, and related records. External users are not permitted to upload, modify, or delete data unless explicitly authorized, in which case such authorization shall be made in writing and shall be subject to the necessary approvals.

All access and download activities are logged for audit and security purposes. Requests for access to these logs must be submitted in writing, clearly stating a legitimate purpose, and are subject to approval.

### **Policy Authenticity Reminder**

All policy documents available through the System are copies of the official records maintained by LLIBI. In case of discrepancy, the signed or digitally executed version held by LLIBI shall prevail.

### **Updates**

We may revise these Terms of Use at any time. Please ensure that you regularly review the Terms and stay informed of any changes.

### **Security and Confidentiality**

While LLIBI implements appropriate security measures, you are expected to use this system only for the above purposes. At the same time, you are responsible for protecting the confidentiality of all the information you input in the system, if applicable.

We will never ask for payment information such as bank account numbers, credit card numbers, and the likes via this system.

### **Data Sharing and Usage**

By using this system, you also agree that any information provided may be shared with relevant internal systems within LLIBI as may be needed for operational purposes.

The use of this system and any data collected herein are in accordance with Philippine laws, including the Rules and Regulations of the Republic Act No. 10173 or the Data Privacy Act of 2012. Session-based cookies are strictly used for authentication purposes only. By continuing to use the Portal, Users consent to the use of these cookies.

Your personal data will be shared only to those with a business need to know. LLIBI will retain your data and transaction records for a period of five (5) years from submission, or in accordance to your consent, whichever is appropriate or in compliance with applicable regulations.

### **Prohibited Activities**

Users are strictly prohibited from using data mining tools or engaging in activities that may compromise the integrity or security of the system.

LLIBI reserves the right to decline, suspend, revoke access or services to this system in case of suspected or actual breach, fraud, or inactivity or to facilitate investigation of similar cases.

### **System Availability**

System access may occasionally be unavailable due to scheduled maintenance or technical issues. LLIBI shall endeavor to restore access promptly but shall not be liable for delays.

External users with urgent transaction or concerns during system downtime should directly contact their designated Company representative.

### **Limitation of Liability**

LLIBI shall not be responsible for any direct, indirect, incidental, consequential, or punitive damages arising from the use or inability to use the system, including but not limited to damages from data loss, unauthorized access, or interruption of services, except in cases of gross negligence or willful misconduct by LLIBI.

### **Governing Law and Dispute Resolution**

These Terms shall be governed and interpreted according to the laws of the Republic of the Philippines. Any disputes arising out of these Terms or the use of the Portal shall initially be resolved through amicable negotiations between the parties. Should negotiations fail within thirty (30) days, the dispute shall be submitted exclusively to the courts of Makati City, Philippines.

### **Contact Information**

If you have questions, or would like to report a personal data breach, or if you believe your personal data have been compromised, please email [privacy@llibi.com](mailto:privacy@llibi.com).