

TERMS AND CONDITONS

1. Acceptance of the Terms of Use

AIG Abi Chatbot (“**Chatbot**”) is provided by AIG Insurance Hong Kong Limited (“**AIG HK**” or “**we**” or “**us**”). These terms and conditions, together with any documents they expressly incorporate by reference (collectively, these "**Terms and Conditions**"), govern your access to and use of the Chatbot through AIG HK’s website www.aig.com.hk (the "**Website**") and AIG HK’s Facebook page (“**Facebook**"). In the event of any inconsistency between the English version and Chinese version of these Terms and Conditions, the English version shall prevail.

Please read these Terms and Conditions carefully before you start to use our Chatbot. **By clicking the “I AGREE” button before you start your chat with our Chatbot, you accept and agree to be bound by these Terms and Conditions.** If you do not want to agree to these Terms and Conditions, you must not access or use the Chatbot. If you do agree (by clicking the “I AGREE” button, these Terms and Conditions will form a contract between you and AIG HK, governing the basis on which you may use our Chatbot.

All information we collect through your use of the Chatbot via our Website and Facebook is subject to our **Privacy Statement** (Clause 8 below). By using the Chatbot, you consent to all actions taken by us with respect to your information in compliance with the **Privacy Statement**.

2. Changes to the Terms and Conditions

We may revise and update these Terms and Conditions from time to time at our sole discretion. All changes are effective immediately when we post them and apply to all access to and use of the Chatbot thereafter.

3. Information provided by the Chatbot

The Chatbot is an automated service, and therefore all information provided through the Chatbot is for reference only. The information from the Chatbot is not and is not intended to advice on an appropriate course of action. Rather it is factual information, which you may wish to take into account, when making your decision. If you need advice, you may contact us (or your broker or insurance agent) directly.

Product descriptions are provided only as a basic outline of the products and services available from AIG HK and are not intended to be comprehensive. All insurance coverage depends on the terms and exclusions contained the policy provided when the insurance policy is issued. For details of the products including product brochures and policy wording please visit www.aig.com.hk.

AIG HK is an insurance company authorised to carry on general insurance business in and from Hong Kong and is regulated by the Insurance Authority of Hong Kong. The insurance policies,

products and services referenced on this Chatbot are only available within the ambit of AIG HK's authorisation and AIG HK does not (by having this Chatbot and the Website) hold itself out as being able to provide products and services outside the remit of its authorisations. Please visit <https://www.aig.com.hk/terms-of-use> for the Terms of Use of the Website.

4. Use of the Chatbot

You agree that:

- a) you are solely responsible for maintaining the confidentiality of your own information and that you will not disclose any personal data in any conversation;
- b) you will not contravene or infringe the rights of any other person;
- c) you will not impersonate or attempt to impersonate another person or entity;
- d) you will not use the Chatbot in any way that is unlawful or breaches any applicable laws, or promotes illegal activities;
- e) you will not post any message that bully, harass, intimidate or defame any person or entity;
- f) you will not use any device, software or routine that interferes with the proper working of the Chatbot; and
- g) your use of Chatbot via our Facebook is also subject to the applicable terms and conditions prescribed by Facebook from time to time. We have no control over Facebook.

We reserve the right to withdraw or amend the Chatbot, and any material we provide on the Chatbot, the Website and the Facebook, in our sole discretion without notice. We will not be liable if for any reason the Chatbot is unavailable at any time or for any period.

5. Intellectual Property Rights

The Chatbot and its entire contents, features and functionality (including but not limited to all information, software, text, displays, images, and the design thereof), are owned by AIG HK and the group companies of American International Group, Inc. No party of the materials may be modified, reproduced, transmitted and distributed in any format for commercial or public use without prior written consent from AIG HK.

These Terms and Conditions permit you to use the Chatbot for your personal, non-commercial use only. You must not reproduce, distribute, modify, create derivative works of, publicly display, republish, download, store or transmit any of the material on our Chatbot and/or Website and/or Facebook, except you may print or download one copy of your Chatbot conversation for your own personal, non-commercial use and not for further reproduction, publication or distribution.

6. Warranties and Disclaimers

The information and materials contained in the Chatbot are provided on an “as is” and “as-available” basis without representation and/or warranty of any kind, either express or implied. In particular, no warranty or responsibility is assumed by AIG HK and our related or holding companies regarding non-infringement, security, accuracy, completeness, adequacy in connection with the information and materials provided.

7. Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAWS, AIG HK SHALL NOT BE LIABLE TO YOU IN CONTRACT, TORT (INCLUDING NEGLIGENCE), BREACH OF STATUTORY DUTY OR FOR ANY LOSSES OF ANY NATURE OR TYPE (WHETHER GENERAL, SPECIAL, INDIRECT, DIRECT, NOMINAL, PUNITIVE, INCIDENTAL OR CONSEQUENTIAL) WHICH YOU MAY INCUR OR SUFFER ARISING FROM OR IN CONNECTION WITH THESE TERMS AND CONDITIONS, THE CHATBOT, WHETHER OR NOT AIG HK WAS ADVISED IN ADVANCE OF THE POSSIBILITY OF SUCH LOSSES.

8. Privacy Statement

a. Data we access, collect and use

The Chatbot will not ask you any questions relating to your personal details and you are not required to disclose any personal information to obtain an answer from our Chatbot. Please do NOT disclose in any conversation any personal data which may enable your identity to be directly or indirectly ascertained.

You agree that the information you submit via Chatbot (“Conversation Content”) will be used by AIG HK and its affiliates and its authorized third party for quality enhancement.

Other than the Conversation Content, the data collected by us/provided by you are set out below, and will be used for the purposes and functions as described above and as set out below.

(i) Device information

When you use the Chatbot, we collect certain information about your mobile device. This information may include, but is not limited to, browser, screen resolution, screen colors, flash version, java support, network provider, host name device category, device info, device branding, mobile input selector, mobile operating systems, device type/manufacture, Internet Protocol (IP) address, operating systems & versions, network type, wireless carrier/ mobile network operator. We use this information to improve our services. (ii) Location

When you use the Chatbot, we will collect your location data for analytical purposes, enabling us to gain a better understanding of the demographics of our users.

(iii) Using cookies: Cookies are pieces of information stored directly on the computer you are using. Cookies allow us to recognize your computer and to collect information such as internet browser type, time spent on the Chatbot/Website/Facebook, pages visited, language preferences. We may use the information for security purposes, to facilitate navigation, to display information more effectively, to personalize your experience while visiting the Chatbot/Website/Facebook, or to gather statistical information about the usage of the Chatbot.

(iv) Facebook profile

We will collect your name, gender and profile picture displayed as your Facebook account when you use the Chatbot via our Facebook page. We will use these information for handling any follow up enquiries and for analytical purposes to improve our products and services.

b. Disclosure

We will take all practicable steps to keep your personal data confidential. We may need, for any of the circumstances below, to transfer your personal data to the following parties:

- (a) any person to whom AIG HK is under an obligation to make disclosure under the requirements of any law binding on AIG HK or for the purposes of any guidelines or codes of practice issued by regulatory or other authorities with which AIG HK is expected to comply;
- (b) any contractor or third party service provider authorized by AIG HK with respect to the provision of the Chatbot services; and
- (c) any other parties as stated in the Privacy Policy of AIG HK.

c. Transfer of personal data outside of Hong Kong

Personal data collected in Hong Kong by AIG HK is likely to be transferred to places outside of Hong Kong (such as to AIG or AIG secure data centres, AIG Affiliates including those which operate shared service hubs and centres of excellence supporting other AIG Affiliates, service providers, business partners and governmental or regulatory authorities) in order to carry out the purposes, or directly related purposes, for which the personal data were collected. Where such a transfer is performed, it will be done in compliance with the requirements of the Ordinance. The countries/jurisdictions to which personal data is transferred by AIG HK include, without limitation, the United States of America, Malaysia, Singapore, the Philippines, the mainland area of the People's Republic of China, India, Canada; and the United Kingdom.

d. Retention of Data

We will keep your personal data for as long as necessary to fulfil the purpose for which the data was collected. Personal data which is no longer required will be destroyed as soon as practicable.

e. Access and correction

You have the right to request access to or correction of your personal data held by us. If you want to make such request or have any questions or complaints about our privacy policies, please contact our Privacy Compliance Officer at cs.hk@aig.com. In accordance with the terms of the Personal Data (Privacy) Ordinance (Chapter 486, Laws of Hong Kong), AIG HK has the right to charge a reasonable fee for the processing of any data access request.

Our privacy policies and practices are set out in details in our [Privacy Policy](#) . You agree that all information you provide to the Chatbot is governed by this Privacy Statement and our [Privacy Policy](#).

9. Termination

You can stop using the Chatbot at any time. We have the right to suspend or terminate your access to and use of Chatbot at any time at our sole discretion and without notice. We also have the right to amend, delete or cease providing (in whole or in part) the Chatbot from time to time at our sole discretion.

10. Governing Law

These Terms and Conditions (including its interpretation and any disputes relating to it) shall be governed by the laws of Hong Kong. You agree to be subject to the non-exclusive jurisdiction of the courts of Hong Kong.

Your Comments

All feedback, comments, requests for technical support and other communications relating to the Chatbot should be directed to: <mailto:cs.hk@aig.com>

Thank you for using AIG Chatbot.

So how many people actually read our privacy policy?

If you have read it and are one of the first five people to email us (gary.wong@aig.com) tell us the phrase "I am a privacy hero", then we will give 'you' a free coffee voucher*. So go on, email today and enjoy a treat on us.

*Note this competition ends, as soon as five people have successfully emailed us with the phase.