

What Personal Information We Collect

Information We May Collect from Insurance Applicants and Insureds

In order for us to provide you with requested products or services and to administer our business, we may collect certain information from you, including personal information. This personal information may include but is not limited to:

- Contact information which may include your name, address, e-mail and telephone number.
- Identification numbers issued by government bodies or agencies including your social security number, passport number, tax identification number, military identification number, or driver's license number.
- Gender, marital status, number of dependents, date(s) of birth, relationship to the policy holder, insured or claimant and claims history.
- Financial information, credit history, credit score, assets, income and account details.
- Health information, physical and mental conditions, medical history and procedures, relevant personal habits.
- Education, professional licenses and affiliations, and employment history.
- Driving records.
- Criminal record or civil litigation history to prevent or detect fraud.
- Information to prevent or detect financial crime.
- Information enabling us to provide products and services including location and identification of property to be insured, policy and claim numbers, coverage/peril details, prior accident or loss history, status as director or partner, or other ownership or management interest in an organization, and other insurance you hold.
- Policy information including policy number, relationship to the policyholder. details of policy including insured amount, exceptions and previous claims.
- Your signature.
- Recordings of telephone calls to our representatives and to call centers operated on our behalf.
- If you visit one of our offices, we may also collect your likeness and movements on security camera footage.
- Any other information necessary to underwrite your application/policy.
- If you register on our website or on one of our mobile applications, we collect the personal information you knowingly provide to access certain online services. We may also collect personal information from you indirectly when you browse our website, use one of our mobile applications or access one of our official social media pages. For additional information about what personal information may be collected in these instances, please review the portions of this Privacy Notice that reference the use of our website, mobile applications, or social media pages.

Information We May Collect From Others

To provide requested products or services we may also collect information from other sources. Other sources may include your insurance agent/broker, employer. We may also collect information about you from public records, other insurance companies, anti-fraud databases, sanction lists, court records, government agencies, claims organizations, and credit reporting agencies when we believe it is necessary to manage underwriting risk and/or to prevent financial crime.

Information We May Collect from Claimants or Beneficiaries

If you make a claim under a policy we may collect the following information from you in order to administer the claim:

- Contact information which may include your name, address, e-mail and telephone number.
- Policy information including policy number, relationship to the policyholder/insured person, details of policy including insured amount and exceptions, and previous claims.
- Claim details including details giving rise to the claim, vehicle registration number, health data including details of injury, criminal data including police report(s).
- Medical information regarding injuries, treatment, or disability. Medical condition and health status including current or former physical or mental condition including personal habits and medical history.
- Recordings of telephone calls to our representatives and to call centers operated on our behalf.
- Criminal record or civil litigation history to prevent or detect fraud.
- Information to prevent or detect financial crime.
- Your signature.
- Photographs and video recordings created in connection with our insurance or other business activities, including for claims administration, settlement and disputes, or for other relevant purposes as permitted by law.
- Any other information necessary to legally process your claim
- If you register on our website or on one of our mobile applications, we collect the personal information you knowingly provide to access certain online services. We may also collect personal information from you indirectly when you browse our website, use one of our mobile applications or access one of our official social media pages. For additional information about what personal information may be collected in these instances, please review the portions of this Notice that reference the use of our website, mobile applications, or social media pages.

Information We May Collect From Others Regarding a Claim

To administer a claim, we may collect the above information from other sources including your employer, agent, attorney or other representative. We may collect information from other parties to the claim, experts, witnesses, and loss adjusters. We may also collect information about you from public records, government agencies, credit agencies, private investigators, claims organizations, or others when we believe it is necessary for claim administration.

Information We May Collect From Applicants and Employees

If you are an employment applicant, or an employee, we will collect, store, and use the following personal information about you:

- Name, address, phone number, email address, date of birth, gender, emergency contact information, marital status, dependent information, government-issued identification numbers, bank account information, EEOC information, photograph, education information, work history information, Social Security Number, information related to any request for reasonable accommodation, reference information, I-9 compliance information, work authorization information, certain criminal history, certain drug test results, and other information related to your employment as allowed by law or regulation.

In addition, information we collect related to your employment relationship may include:

- Title, position description, salary, benefits, tax and retirement-related information; performance-related data, such as your objectives, performance discussions and assessment records, feedback and tests results; qualifications and personal development related data, such as records of development discussions and competence assessments, learning and development records, certificates, licenses, records of career and succession planning; information about working hours, vacation and absences; recruitment history, including previous work experiences and educational background, certificates, licenses, information of general interests, membership

to associations; any information you have provided us during the interviews; and information gathered from reference persons whose contact details you have provided to us; termination information; copy of driver's license (if relevant for your position); information related to immigration, right-to-work and residence status; Company travel and travel expense information; information relating to misconduct and disciplinary actions; background check reports and security data; information related to investigations of employee complaints or employment-related investigations; information relating to specific assignments e.g. meeting records, project reports etc.; user logs and access control related information, including physical access to premises footage and other information obtained through electronic means; information about your use of Company information and communications systems and other Company assets.

We may also collect, store and use the following “special categories” of more sensitive personal information, including:

- Information about your religion if you provide it related to a request for accommodation; trade union membership; information about your health if you provide it related to a request for a reasonable accommodation, in connection with FMLA administration, a disability, or for attendance administration; biometric data, such as voice recordings; and certain information about your criminal background.