



RESPECTING YOUR RIGHT TO PRIVACY

QBE PRIVACY NOTICE

At QBE, we value your trust and are committed to protecting the privacy of your information. That is why we only collect and disclose information needed to provide you with quality products and services. We welcome this chance to describe the steps we take to protect your information. Our goal is to ensure that you fully understand our policies and practices regarding the collection, use and protection of your information.

This privacy notice applies to all individuals who have a relationship with one or more of the following QBE insurance companies:

- QBE Insurance Corporation
- QBE Specialty Insurance Company
- Praetorian Insurance Company
- Praetorian Specialty Insurance Company
- Redland Insurance Company
- North Pointe Insurance Company
- North Pointe Casualty Insurance Company
- Midfield Insurance Company
- Capital City Insurance Company

You will receive a copy of our privacy notice at the beginning of our business relationship and annually thereafter. The privacy policies described in this notice apply to our current and former customers. As our products and services continue to evolve, it may be necessary to review and revise our privacy policies, in which case we will provide an updated privacy notice.

Information We Collect. In order to provide you with high quality products, benefits and services, we must collect and often share information about you that is not publicly available. We do this to better serve you, to process your policy, and to pay your claims. We collect the following types of information about you:

- Information about your identity, such as your name, address, telephone number and social security number;
- Information we receive from you on applications or other insurance forms, such as your assets, income, claims history or medical history; and
- Information about your transactions and experiences with us, such as the products you purchased from us, your payment history, account balance, and amounts you paid for insurance.

Should we need to verify or obtain additional information about you, we may contact outside sources, such as agents, brokers, administrators, insurance support organizations, consumer reporting agencies, medical providers and government reporting agencies. Information collected from these outside sources may include your credit history, driving record, claims history, employment information and medical reports. Information obtained from outside sources may be retained by these outside sources and disclosed to other persons, in accordance with applicable laws.

How Your Information is Used. In many cases, we need to share some or all of the information listed above to help us deliver the best possible services to you. These disclosures are often necessary to fulfill transactions you have requested and to service the insurance policies that you have applied for and/or purchased.

Service Providers. We may provide your information to trusted service providers inside or outside of QBE to provide operational and other support services. For example, we may share information with your insurance agent or broker, claims adjusters and administrators, claims investigators, and outside companies that perform administrative services on our behalf.

Other Permitted Disclosures. We may share your information to comply with legal and regulatory requirements and for other limited purposes that are required or permitted by law. For example, we may share information about you to:

- Service and maintain your policy;
- Process a transaction that you request;
- Protect against fraud or criminal activity;
- Report account activity to credit bureaus;
- Comply with local, state or federal laws; and
- Provide information requested by reinsurers, state insurance regulators and self regulatory organizations, insurance support agencies and law enforcement agencies.

Under no circumstance do we sell or share your information to or with any party outside of QBE for purposes of independently selling their products or services to you.

Access to and Correction of Your Information. You may write to us if you have any questions about the information that we may have in our records about you or the identity of those persons to whom your information was disclosed during the two years prior to your request. If you wish, you may review this information in person or receive a copy at a reasonable charge. You can notify us in writing if you believe any information should be corrected, amended, or deleted, and we will review your request. We will either make the requested change or explain why we did not do so. If we do not make the requested change, you may submit a short written statement identifying the disputed information, which will be included in all future disclosures of your information. All questions or requests should be directed to QBE's Privacy Officer at the address provided below.

Confidentiality and Security of Information. QBE dedicates significant resources to protect the security of your information. We restrict access to your information to those individuals who need to know that information to provide products or services to you. We also maintain physical, electronic, and procedural safeguards to protect your information and guard against its unauthorized use.

Whom to Contact Regarding Privacy Matters. If you have any privacy questions, you may contact QBE's Privacy Officer by email at roberta.anderson@qbeamericas.com or by mail at QBE the Americas, Attn: Privacy Officer, 88 Pine Street, 10th Floor, New York, New York 10005.

Please note that it is QBE's intent to provide you with outstanding customer service. However, the contact person listed above pertains to matters involving privacy only. For all other questions or concerns, please contact the agent shown on your policy.