

# NOTICE OF QBE<sup>®</sup> PRIVACY POLICIES AND PRACTICES

<b>FACTS</b>	WHAT DOES QBE DO WITH YOUR PERSONAL INFORMATION?
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<b>Why?</b>	Your privacy is important to us. At QBE, we know that you have an interest in how we collect, keep, and use customer information.
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<b>What?</b>	<p>At QBE, we collect, keep and use information about our customers to serve their insurance needs. QBE and our agents may collect the following information about you and people covered under your policy:</p> <ul style="list-style-type: none"><li>• Information included on your applications or other forms. (For example, name, address, and Social Security number).</li><li>• Information about your transactions with us or our affiliates. (For example, services purchased and payment history).</li><li>• Information from consumer reporting agencies and insurance-support organizations. (For example, credit relationships and history, motor vehicle reports and claims history).</li><li>• Information from other sources. (For example, medical information and demographic information).</li><li>• Information from visits to the QBE web site.</li></ul>
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<b>How?</b>	All financial companies need to share customers' information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' information; the reasons QBE chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does QBE share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For joint marketing with other financial companies.</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We don't share
<b>For affiliates to market to you</b> – to offer our products and services to you.	Yes	No
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Please Contact: QBE Americas, Inc. Attn: Privacy Official Corporate Legal Department One General Drive Sun Prairie, WI 53596 1.800.362.5448
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<b>Who we are</b>	
Who is providing this notice?	QBE U.S. legal entities that use the names listed on page 3 of this Notice.

<b>What we do</b>	
How does QBE protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does QBE collect my personal information?	If we need to confirm or obtain additional information about our customers, we may contact outside sources. These sources may include agents, brokers, insurance support organizations, consumer reporting agencies, medical providers and government agencies. The information we collect from these outside sources may include claims history, employment information and medical reports. Information obtained from outside sources may be kept by these outside sources and disclosed to other persons, as permitted by law.
Why can't I limit all sharing?	<p>Federal law gives you the right to limit some but not all sharing related to:</p> <ul style="list-style-type: none"> <li>• affiliates' everyday business purposes — information about your credit worthiness</li> <li>• affiliates from using your information to market to you</li> <li>• nonaffiliates to market to you</li> </ul> <p>State laws and individual QBE companies may give you more rights to limit sharing.</p>

<b>Definitions</b>	
Affiliates	Companies related by common ownership or control. They can be insurance and non-insurance companies. Our affiliates include companies listed on page 3 of this Notice.
Nonaffiliates	Companies not related by common ownership or control. They can be insurance and non-insurance companies.
Third Parties	<p>QBE carefully chooses service providers to help us provide quality insurance services to our customers. We are careful to protect customer privacy when we share information with them. We may share customer information with the types of third parties listed below.</p> <ul style="list-style-type: none"> <li>• Financial service providers. (For example, insurance agents).</li> <li>• Hospitals, medical clinics or physicians.</li> <li>• Adjusters, appraisers, investigators and attorneys (To investigate or settle a claim involving you).</li> <li>• Insurance-support organizations that help detect and prevent insurance crimes or fraudulent claims (such as the National Insurance Crime Bureau). Information collected by such organizations may be kept by them and later shared with others who use these reports.</li> <li>• People that conduct actuarial or underwriting studies.</li> <li>• Companies that perform services for us or on our behalf. (For example, vendors we hire to respond to customer requests or to maintain or develop software for us).</li> </ul> <p>We require third parties to comply with strict standards regarding security and confidentiality of customer information. They are not permitted to release customer information or use it for their own purposes. Third parties are also not allowed to sell any customer information we share with them to any other party.</p> <p>There may be times when we are required by law to disclose information about you to nonaffiliated third parties. For example, we may disclose information in response to a subpoena. We may share information to help detect or prevent fraud. We may have to give information to law enforcement or governmental agencies. We also may share information if you give us written permission first.</p> <p>We do not sell or share customer information to or with any party outside of QBE for purposes of independently selling their products to our customers.</p>

## Other important information

### How You Can Review Recorded Information About You:

People covered under your policy have the right to review information about them in our files. They may write us at the address shown on this notice if they want to know what information we have on file. We will need their complete name, address, date of birth, and all your policy numbers. They will need to tell us what information they would like to receive or view. We will act on their request within 30 days of receiving it. We will let them know the nature of the information about them in our files. We will tell them with whom we have shared this information in the past two years. We will also give them the name and address of any consumer reporting agency that prepared a report about them in our files. They can contact the consumer reporting agency to get a copy of that report.

If they would prefer to view and copy the information in the file in person, they will need to let us know in their request.

### If You Disagree With Our Records:

A person covered under your policy should contact us if they think any of our information is incorrect. They should tell us what is wrong and why. They may ask us to correct, amend or delete it. Within 30 days of receiving their request, we will change their information in our files or let them know that we refused to change their information.

If we make any changes to their information, we will let them know of those changes. We will also let the parties listed below know of those changes.

- Any party that may have, in the past 2 years, been given such information.
- Any insurance-support organization that we have given the information to within the past 7 years.
- Any insurance-support organization that gave us the information.
- Consumer Reporting Agencies (CRAs).

If we do not make changes, we will give them the reasons why and let them know of their right to file a statement. Their statement should tell us what they think is the correct information. They should also tell us why they disagree with our refusal. Their statements will be kept in their file and given to anyone that reviews the information. If we need to disclose the disputed information, we will mark the matter(s) in dispute and include their statement(s).

**Privacy Policy Changes:** We will notify you if we make changes to our privacy policy. We may make changes to comply with applicable laws or to conform to our current business practices. QBE reserves the right to change its privacy policies at any time.

## QBE U.S. legal entities

### This notice is being provided on behalf of the following QBE affiliates:

QBE Insurance Corporation	Southern Pilot Insurance Company
QBE Specialty Insurance Company	Southern Fire & Casualty Company
General Casualty Company of Wisconsin	Unigard Insurance Company
General Casualty Insurance Company	Unigard Indemnity Company
Blue Ridge Indemnity Company	Praetorian Insurance Company
Regent Insurance Company	North Pointe Insurance Company
Hoosier Insurance Company	Stonington Insurance Company
Southern Guaranty Insurance Company	QBE Americas, Inc.

QBE is a registered service mark of QBE Insurance Group Limited.