



## Privacy Notice (13<sup>th</sup> May 2024)

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Applicable to:

Everen Specialty Ltd. ("Everen Specialty").

The policy of Everen Specialty is to respect and protect the privacy of individuals whose data we process in the course of our business, including data relating to employees, shareholders / insureds, third party vendors and claimants.

Everen Specialty exercises the safeguards and precautions set forth in this written notice (the "Privacy Notice") to maintain the confidentiality of information we process.

This Privacy Notice sets out Everen Specialty's current policies and practices with respect to:

- what personal information about you we may hold or collect;
- how we may use your personal information;
- who we may disclose your personal information to;
- contacting us and your rights to access and update your personal information; and
- how changes to this Privacy Notice will be made.

Everen Specialty's website may contain links to other third-party websites. If you follow a link to any of those third-party websites, please note that they may have their own privacy policies and that we do not accept any responsibility or liability for their policies or processing of your personal information. Please check these policies before you provide any personal information to such third-party websites.

### **Scope of applicability**

This notice applies to you if you are our employee, the employee of a shareholder / insured, a Director of one of our companies, third party vendor (or one of its employees) or claimant.

### **Use of Your Personal Data**

Everen Specialty will process the following data collected in connection with our business purposes:

- information may include your name, address, contact details, details relating a claim that you, your employer or an organization who we insure or a third-party claimant provides to us in relation to the administration of an insurance / reinsurance policy or other legitimate business purpose;
- information relating to any criminal or fraudulent activities provided to us by you or third parties (such as anti-fraud agencies or other insurers);
- details of your visits to our website and information collected through cookies and other tracking technologies.

Everen Specialty collect this information from you, or from authorized third parties.

### **Processing purposes**

Everen Specialty process your personal data for the following purposes:

- policy administration,
- claim processing,
- payments processing,
- compliance with applicable laws and regulations as well as financial crime and fraud prevention, compliance with corporate financial responsibilities, and
- fulfilling contractual obligations

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### **Data transfers and recipients: legal justification for such transfers**

Everen Specialty may transfer your data to insurance market participants or other companies within Everen Specialty or their respective affiliates or sub-contractors. Those transfers would always be made in compliance with the Data Protection Laws.

### **Retention periods for, and deletion of Your Personal Data**

Personal data is retained for as long as is reasonably necessary for the purpose for which that data is collected and to the extent permitted by applicable laws (including for the purpose of satisfying any legal, regulatory, tax, accounting or reporting requirements). Personal data may be retained for a longer period in the event of a complaint or if there is prospect of litigation.

### **Your statutory rights**

You have a number of rights with regard to the processing of your Personal Data. These may include:

1. The right to access: you have the right to submit a request to Everen Specialty for copies of your personal data that we process. This means that you have a right to know about your personal information, and the right to request an explanation of how decisions are made using your personal or sensitive information.
2. Rectification – You have the right to request that Everen Specialty correct any information you believe is inaccurate. You also have the right to request Everen Specialty to complete the information you believe is incomplete.
3. Blocking, to prevent processing of your data if used for marketing or public relations and/or ad-hoc operational functions;
4. Erasure and destruction: You have the right to request that Everen Specialty erase your personal data, if we no longer have a valid need to possess the data.

### **How to exercise your right**

In accordance with Section 20 under Part 3 of PIPA; in order to exercise the above-mentioned rights, a written request must be submitted to the Privacy Officer. Everen Specialty may need to request specific information from you to help us confirm your identity and ensure your right to access your personal information (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. Further information in relation to your request may also be requested from you in order to respond.

Please note that the above-mentioned rights are not absolute and there may be circumstances that the conditions for collecting, using, sharing and/or storing under PIPA may over-ride privacy rights. For such instances, an explanation can be provided.

### **Time limit to respond**

Everen Specialty will try to respond to all legitimate requests within 45 days. Written notification will be provided should it take us longer, for example if your request is particularly complex or you have made a number of requests.

### **Changes of this notice**

This notice is subject to change. The latest version can be provided upon written request.

### **Contact Information**

If you wish to exercise your rights or if you have any questions concerning this notice, please address your request to the Privacy Officer – Matthew E.C. Pifer.

**E-Mail:** [privacyofficer@everengroup.bm](mailto:privacyofficer@everengroup.bm) / **Telephone:** 441-295-0905

**Address:** Everen Specialty Ltd., 3 Bermudiana Road, Hamilton HM11, Bermuda