

QBE.com Privacy Statement

Revised May 21, 2018
Effective as of April 4, 2017

Privacy and How it Affects You

Your personal privacy is important to us. This Privacy Statement tells you about information QBE North America ("QBE") gathers about you on our website, how the information is used, and who we share the information with.

Information We Collect

The information we collect varies depending on the type of activity you are performing on the site and helps us personalize and continually improve your experience. Much of our website can be accessed without providing any personal information. On all pages that collect personal information, we specifically indicate what information is required in order to provide you with the product or service you have requested.

Pay your bill

QBE offers a convenient option to pay your bills online and receive email notifications of new statements or set up automatic payments for your account. We collect your QBE 10-digit account number located on your bill, the Zip Code listed on your account, and a valid email address and phone number for authentication purposes. The online payment service allows you to use a Visa or MasterCard credit or debit card. It also allows you to use a checking or savings account.

QBE Self Service Portal

QBE's self-service portal allows you to register for access to your QBE homeowner's and renter's insurance policy details and billing details. We collect your policy number, name, address, date of birth and email for authentication purposes.

QBE Renter's Insurance Portal, Quote, Application, Claims Handling

We may collect information about your transactions and experiences with us and others, including affiliates, such as your payment history, claims, coverage, account balances, and billing information.

During the quoting, application, or claims handling processes (on the Internet, by phone, via a mobile application, by email, through our service providers, or by any other means) examples of information you may give us include your name, address, phone number, email address, Social Security number, driver's license number, and date of birth.

If you gave us your email address, we may use it from time to time to notify you of such things as new services, special offers, or to confirm transactions. If you do not wish to be contacted by email for non-policy related communications, you may unsubscribe by following the instructions at the bottom of any email you receive.

Cookies

Cookies are small pieces of information that websites can store on your computer. By accessing our website or using our apps you agree to cookies being stored in your browser or device. Browsers may be able to be configured to accept or reject cookies, or to notify when a cookie is being sent. The 'help' function on your browser will provide details on how to change configurations.

The functionality of our website and apps may be affected if cookies are blocked or rejected.

We share information from cookies and other technologies with third party providers, including Google Analytics. The information collected can be combined with other information, allowing us or those third parties to identify users at an individual level, their behaviors, activity and needs.

Our website presents content and functionality provided by third parties which we don't control. We'll take reasonable steps to tell you before you use them, but you should consult the privacy policies of the third party providers as well.

For further information about cookies, including how to see what cookies have been set, how to manage and delete them or how to manage browser settings, visit www.allaboutcookies.org

How We Use Your Information

Information collected through this website may be used to:

- Respond to questions or suggestions
- Fulfill your online payment requests
- Improve the quality of your visits to our site, and your overall experience
- Send offers or information about products and/or services that may interest you.

Who We Share Your Information With

Within QBE

QBE employees may access customer information for business purposes only. We restrict access to your personal information to those employees who need to know such information so that they can provide services to you. Employees who have access to customer information are required to protect it and keep it confidential. We maintain physical, electronic and procedural safeguards that comply with state and federal law to guard your personal information. We may share your personal information with affiliated companies, if and when required by law.

With third parties

QBE carefully chooses service providers to help us provide quality insurance services to you. We are careful to protect your privacy when we share information with them. We may share your personal information with third parties that perform functions on our behalf.

We require third parties to comply with strict standards regarding security and confidentiality of your information. They are not permitted to release your information or use it for their own purposes. Third parties are also not permitted to sell any customer information we share with them to any other party.

There may be times when QBE is 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.

Under no circumstances 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.

How you can review recorded information about you

You have the right to review recorded information about you in our files collected through QBE.com. Write us at the address shown on this Privacy Statement if you want to know what information we have on file. We will need your complete name, address, date of birth, and all your policy numbers. Tell us what information you would like to receive or view. We will act on your request within 30 days of receiving it. We will let you know the nature of the information about you in our files. We will tell you with whom we have shared this information in the past two years. We will also give you the name and address of any consumer reporting agency that prepared a report about you in our files. You can contact them to get a copy of that report.

If you disagree with our records

Please let us know if you think any of our information is incorrect. Tell us what is wrong and why. You may ask us to correct, amend or delete it. Within 30 days of receiving your request, we will change your information in our files or inform you of our refusal to change such information.

If we make any changes to your information, we will notify you of those changes. We will also notify the parties listed below of those changes.

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

If we do not make changes, we will give you the reasons why and inform you of your right to file a statement. Your statement should tell us what you think is the correct information. You should also tell us why you disagree with our refusal. Your statements will be kept in your 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 your statement(s).

Linking to Third Parties

If you navigate to a site via a link from our website, we are not responsible for the content or availability of the linked site. Please be advised that we do not represent either the third party or you, if you enter into a transaction on the third party site. Further, the privacy and security policies of the linked site may differ from those practiced by us.

Security Safeguards

We safeguard your nonpublic personal information in accordance with applicable state and federal regulations. Our policies restrict access to personal information about you to designated personnel who need to know that information to provide products or services to you or may be responsible for maintaining security practices.

Privacy Policy Changes

We may update this Privacy Statement to reflect changes to our online information practices or to comply with applicable laws. Any material changes to our online information practices will be reflected in this Website Privacy Statement. We will indicate the date this Statement was last updated

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

Blue Ridge Indemnity Company
General Casualty Company of Wisconsin
General Casualty Insurance Company
Hoosier Insurance Company
North Pointe Insurance Company
Praetorian Insurance Company
QBE Insurance Corporation
QBE Reinsurance Corporation

QBE Specialty Insurance Company
Regent Insurance Company
Southern Fire & Casualty Company
Stonington Insurance Company
Southern Pilot Insurance Company
Unigard Indemnity Company
Unigard Insurance Company

Questions or Comments? Contact:

QBE North America
Attn: Privacy Official
Corporate Legal Department
One General Drive
Sun Prairie, WI 53596
1.800.362.5448

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