

Liberty Mutual Surety Seguros Chile S.A. Privacy Notice

Liberty Mutual Surety Seguros Chile S.A. ("Liberty Mutual Surety") takes the protection of your personal data seriously and is committed to protecting your privacy. This Privacy Notice ("Notice") sets out details of the information that we may collect from you and how we may use that information. Please take your time to read this Notice carefully.

1. About Liberty Mutual Surety

Liberty Mutual Surety is a surety business. We offer surety bonds to individuals, companies, and other insurers.

In order for us to deliver surety bond services, which involve providing you with a quote and then bonds, and dealing with any claims or complaints that might arise, we need to collect and process data. We also collect your information for recruitment purposes, in our contractual relationships with you and for relationship development, where appropriate. This makes us a "Data Controller."

2. Our processing of your personal data

This Notice sets out the legal grounds enabling us to process your personal data.

Where you provide personal data to us about other individuals, we will also be Data Controller of and responsible for their personal data. You should refer them to this Notice before supplying us data on behalf of others.

We may de-identify the personal data so that you cannot be identified from the data either by itself or when combined with any other data we hold. That data will then not be subject to this Notice or data protection law.

2.1 What personal data will we collect?

- **Personal information** such as your name, address, contact phone numbers, email addresses, date of birth, gender, signature, national identification number, passport details, driver's license, and information about your relationship to the policyholder where you are the beneficiary.
- **Financial information and account details** such as bank account number and account details, credit history and credit score, assets, income, and other financial information.
- **Commercial information** such as records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories and tendencies.
- **Information which we obtain as part of checking sanctions lists.**
- **Internet or other similar network activity**, including browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.
- **Any other information** passed on from you, your insurance broker or someone else applying on your behalf.

- Each category of the personal data indicated above is necessary for any contractual execution, which is why, if you refuse to provide it, we will not be able to provide our services.

2.2. How will we collect your personal data?

We will collect information directly from you:

- When you apply for or renew a bond;
- When we are providing you with a quotation;
- When you pay your bond;
- Visit our websites or visit our office; and/or
- When you contact us by email, telephone and through other written and verbal communications.

As well as obtaining information directly from you, we will collect information from:

- The named policyholder where you are a beneficiary or named under a bond;
- Third parties involved in the bond application process (such as our business partners and representatives, brokers or other insurers);
- Publicly available sources such as the court judgments, insolvency registers, internet search engines, news articles and social media sites;
- Other Liberty Mutual Group companies;
- Third parties who provide sanctions checking services;
- Financial crimes detection agencies; and/or
- Credit reference agencies in relevant jurisdictions.

2.3 What will we use your personal data for?

Purpose of Processing	Legal Basis for Processing
To manage and handle your application and questions regarding our client’s products and services, where applicable.	<ul style="list-style-type: none"> • Consent; • Necessary for commercial communications, direct response, marketing or sale of goods or services; • Our legitimate benefit (Provide our services).
To evaluate prospective clients, including carrying out fraud, credit, and anti-money laundering checks.	<ul style="list-style-type: none"> • Public sources data; • Economic, financial, banking, or commercial data; • Our legitimate benefit (Provide our services).
To assess, collaborate and advise in risks and claims management, where applicable.	<ul style="list-style-type: none"> • Consent; • Corporate group information;

	<ul style="list-style-type: none"> • Our legitimate benefit (Collaborate in the effective provision of Group’s services).
To assess, collaborate and advise our clients in the field of their Regulatory and Legal Requirements	<ul style="list-style-type: none"> • Consent; • Corporate group information; • Legal obligations; • Our legitimate benefit (Collaborate in the effective provision of Group’s services).
To prevent and investigate fraud	<ul style="list-style-type: none"> • Consent; • Corporate group information; • Legal obligations; • Our legitimate benefit (Prevent and detect fraud against the Group).
To assess, collaborate and advise insurance administration purposes including analysis of trends, planning service delivery, risk assessments, among others	<ul style="list-style-type: none"> • Consent; • Public sources data; • Economic, financial, banking or commercial data; • Corporate group information; • Our legitimate benefit (Collaborate in the effective provision of Group’s services).
For business and management processes and activities including analysis, review, planning, business transaction and IT hosting, support, and security.	<ul style="list-style-type: none"> • Consent; • Public sources data; • Economic, financial, banking or commercial data; • Corporate group information; • Our legitimate benefit (to develop and improve the products and services we offer).
To provide customer service and technical support.	<ul style="list-style-type: none"> • Consent; • Corporate group information; • Our legitimate benefit (to effectively manage our business).

<p>To communicate with you and resolve any complaints that you might have.</p>	<ul style="list-style-type: none"> • Consent; • Necessary for commercial communications, direct response, marketing or sale of goods or services; • Our legitimate benefit (to effectively manage our business and ensure that your complaints are handled appropriately); • It is necessary to enter into or perform your insurance contract; • We have a legitimate benefit (to send you communications, record and investigate complaints, and ensure that future complaints are handled appropriately).
<p>To improve your customer experience and our products</p>	<ul style="list-style-type: none"> • Consent; • Necessary for commercial communications, direct response, marketing or sale of goods or services; • Our legitimate benefit (to effectively manage our business).

2.4 Who will we share your personal data with?

We will keep your personal data confidential and we will only share it where necessary for the purposes set out above with the following parties:

- Liberty Mutual Group Inc. and its subsidiaries and affiliates (inside or outside the Chilean territory), and their service providers
- Distribution partners, Intermediary and tied agents, brokers, affinity/business partners and other distributors, reinsurers, administrators, financial institutions and other business partners;
- Public entities and institutions (e.g. regulatory, quasi-regulatory, tax or other authorities, law enforcement agencies, courts, arbitrational bodies, and fraud prevention agencies);
- Professional advisors including law firms, accountants, auditors, and tax advisors;
- Third parties who provide sanctions checking services;
- Third party suppliers, agents and contractors appointed by Liberty Mutual Surety to help us carry out our everyday business activities including IT suppliers, actuaries, auditors, lawyers, document

management providers, outsourced business process management providers, our sub-contractors and tax advisers;

- Financial crime detection agencies and insurance industry databases (such as for fraud prevention);
- Insurers, re-insurers, policy holders, and claimants; and
- All the above as permitted by law.
- Each category of the personal data indicated above is necessary for any contractual execution, which is why, if you refuse to provide it, we will not be able to provide our services.

3. What marketing activities do we carry out?

We will send marketing communications directly to you by mail, email or telephone. In most cases, we will only send you marketing communications for which you have clearly expressed your consent and therefore interest in receiving.

On other occasions, we will process your personal data to provide you with business information based on our legitimate business interests and the relationship we have with you as a customer.

However, if you wish to opt-out of receiving further marketing communications, by opting out of our processing your personal data for this purpose or by withdrawing your initial consent, you may do so by contacting us using the details set out in section 8 (Contacting Us).

4. Data Transfer

Sometimes, under the terms specified herein, we (or third parties acting on our behalf) will transfer personal data that we collect about you to other countries.

Where a transfer occurs, we will take steps to ensure that your personal data is protected. We will do this using a number of different methods including putting in place appropriate contracts.

5. Retention

We will keep your personal data for as long as reasonably necessary to fulfil the purposes set out in section 2 above and to comply with our contractual, legal, and regulatory obligations.

6. How do we protect your personal data

We maintain physical, electronic, and procedural safeguards to protect your personal information. These safeguards comply with applicable laws. Our employees and agents are authorized to access your data only for legitimate business purposes.

7. Your rights

Under LAW N° 19.628 about Private Life Protection you have a number of rights in relation to the personal data that we hold about you, which we set out below. You can exercise your rights by contacting us at any time using the details set out in section 8.

Any request related to your personal data will be handled according to the procedure contained in the Section II of the Law N° 19.628.

You have the following rights:

a. The right to access your personal data

You are entitled to a copy of the personal data we hold about you and certain details about how we use it.

We will usually provide your personal data to you in writing unless you request otherwise. Where your request has been made electronically (e.g. by email), a copy of your personal data will be provided to you by electronic means where possible.

b. The right to rectification

We take reasonable steps to ensure that the information we hold about you is accurate and where necessary up to date and complete. If you believe that there are any inaccuracies, discrepancies, or gaps in the information we hold about you, you can contact us and ask us to update or amend it.

c. The right to restriction of processing

In certain circumstances, you are entitled to ask us to stop using your personal data. For example, where you think that the personal data we hold about you may be inaccurate or where you think that we no longer need to use your personal data.

d. The right to withdraw your consent

Where we rely on your consent in order to process your personal data, you have the right to withdraw such consent for further use of your personal data.

e. The right to delete

It entitles you, in certain circumstances, to request deletion of your personal data.

While we will assess every request, there are other factors that will need to be taken into consideration.

f. The right to object

Marketing: You have control over the extent to which we market to you and you have the right to request that we stop sending you marketing messages at any time. You can do this either by clicking on the "unsubscribe" button in any email that we send to you or by contacting us using the details set out in section 8.

Please note that even if you exercise this right because you do not want to receive marketing messages, we may still send you service-related communications where necessary.

g. The right to data portability

In certain circumstances, you can request that we transfer personal data that you have provided to us to a third party.

h. The right to make a complaint with the Regulator

You have a right to complain to the local Regulator if you believe that we have breached data protection laws when using your personal data.

The supervisory authority is National Consumer Service (SERNAC) / Central Offices: Teatinos 50, Santiago; Customer Service RM: Agustinas 1336, 1° piso, Santiago.

8. Contacting us

If you would like further information about any of the matters in this Notice, or if have any other questions about how we collect, store or use your personal data, you may contact us at privacidad_LMSChile@libertymutual.com.

Please note that we are not responsible for the privacy policies or content of any websites linked to this website, (including websites of companies within the Liberty Mutual Group).

9. Updates to the privacy notice

From time to time, we may need to make changes to this Notice, for example, as the result of changes to law, technologies, or other developments. The updated version of this Notice will be effective once it is accessible. You are responsible for reviewing this Notice to stay informed of any changes or updates.

10. New Personal Data Protection Law (Law 21.719)

Liberty Mutual Surety is aware of the publication of Law 21.719, which amends Law N° 19.628, also known as the Personal Data Protection Law, as well as its deferred enactment. We are taking the necessary measures to timely implement the new rights and obligations outlined in this Law, which will require updating this privacy notice as appropriate.

This Notice was last updated January 2025