



QBE NORTH AMERICA

NOTICE OF PRIVACY POLICIES AND PRACTICES

Updated September 2025

Financial services companies, including insurers like QBE, collect personal information about policyholders, claimants, and others when we provide insurance services and conduct business. This notice describes how QBE collects, shares, and protects your “nonpublic personal information.”

Nonpublic personal information means information about an individual that is linkable to a natural person. It can include personal identifiers, sensitive and nonsensitive personal information, or information collected for commercial transactions or policies. The types of nonpublic personal information that QBE may collect are listed below. Information that QBE actually collects about you will depend on the type of policy you have.

Categories of Nonpublic Personal Information Collected	Sources of Nonpublic Personal Information Collected
Personal identifiers – Name, address, social security number, date of birth, passport number, vehicle license plate number, unique personal identifier, online identifier, IP address, email address, account name, phone number, signature, etc.	Directly from you – We collect personal information that you provide to us through insurance quotes, claims, or policy requests; or from data you input into our website(s) or other applications;
Personal characteristics – Gender, demographics, marital status, family member/dependent status	
Sensitive personal information – Social security number, driver’s license number, state ID card, account log-in, certain geolocation data, bank account number, credit or debit card number, health, or medical information.	Indirectly from you – We may collect personal information, including IP addresses, cookies, and device IDs when you visit our website.
Audio/electronic – Call or video recordings	
Commercial information – Property records, insurance policy number, medical or health data from claims, purchase history, vehicle make and model	From third parties – We may collect personal information from your interactions with authorized brokers, agents, or partners; from third-party service providers including consumer reporting agencies and insurance support organizations; or from vendors with whom QBE has contracted.
Geolocation data – IP address or physical address, telephone number or location if identified by automated technology	

Disclosure of nonpublic personal information: All financial services companies and insurers need to share nonpublic personal information to run their business, a practice that is permitted (and sometimes required) by law. Federal and state laws give consumers the right to limit some, but not all sharing. Below are some reasons QBE may share your nonpublic personal information.

- We may share your data with contracted service providers to process payments, service accounts, or adjust and resolve claims.
- We may share your data with insurance support organizations that provide actuarial, statistical, underwriting, or fraud/theft prevention services.

- We may share medical information to learn if you qualify for coverage, to process claims, prevent fraud, or if you say we can.
- We may share your data with our affiliated companies to offer products and services to you. We do not share information about your creditworthiness with our affiliates.

Requesting your information: QBE does not sell or share your nonpublic personal information with unaffiliated third parties. This means we only share your information outside of QBE when it is required to run our business. For this reason, you cannot “opt out” of the limited sharing that occurs. You may, however, request an accounting, deletion, or change to the personal information QBE has collected about you.

To make a request, send an email to Privacy.US-box@us.qbe.com or submit a request using our online form, at <https://ccpa.qbena.com/ccpa/>. You may also reach us by calling 800 362-5448 and requesting the Privacy Department. When you submit a request, please provide your name, address, date of birth and policy numbers, so that we may verify your identity.

Additional Disclosures

Artificial intelligence	QBE or its third-party service providers may use artificial intelligence (AI) to assist in providing insurance services or performing insurance functions – which may include the use of nonpublic personal information in underwriting, pricing, claims handling, policy servicing and other functions. QBE’s use of AI is consistent with our AI Governance Policy and complies with applicable laws and regulations for insurance companies.
Data protection	To protect nonpublic personal information from unauthorized access, use or disclosure, QBE uses security measures that comply with federal and state cybersecurity and privacy laws. These measures include administrative, technical and physical safeguards and controls, such as secured file storage, limits on physical access to buildings and data, encryption, and multifactor authentication. QBE restricts access to your data on a "need to know" basis.
Former customers	QBE may continue to share information about you even after the customer relationship ends. Data about your claims activity may be reported to insurance databases. Additionally, claim data may be shared with service providers or other insurers to settle or resolve outstanding claims.
Other privacy rights	State laws may provide additional rights. See QBE North America’s longform Online Privacy Statement at https://www.qbe.com/us/legal/privacy-policies .
For Certain Excess or Surplus Lines Employer Group Policies	Privacy Notice: Neither the U.S. brokers that handled this insurance nor the insurers that have underwritten this insurance will disclose nonpublic personal information concerning the buyer to nonaffiliates of the brokers or insurers except as permitted by law.

This notice is provided by **QBE North America** companies:

General Casualty Company of Wisconsin	General Casualty Insurance Company	North Pointe Insurance Company	Praetorian Insurance Company
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QBE Americas, Inc.	QBE Insurance Corporation	QBE Reinsurance Corporation	QBE Specialty Insurance Company
Regent Insurance Company	Southern Pilot Insurance Company	Stonington Insurance Company	