

AXIS Capital – Global Privacy Notice

This Notice describes the way AXIS collects and uses information about individuals in all locations where AXIS conducts business except those jurisdictions for which a specific Privacy Notice has been created, which will take precedence over this Notice.

What type of personal information do we collect about you?

The types of personal information we collect about you depends on your relationship with AXIS.

If you are an **insured person or potential insured**, we collect personal information of the policyholder, prospective insured, and related individuals in order to determine eligibility for, underwrite, and administer insurance policies. In some instances, we may need to collect sensitive personal information, such as information about your medical and criminal history.

If you are a **claimant** making a claim under an AXIS policy, we may need to collect your contact information, as well as information about your claim and previous claims. We may also need to collect sensitive personal information, depending on the nature of your claim.

If you are a **business partner**, we will collect your business contact details.

The types of **personal information** we may collect include:

- Name, address, phone number, email
- Company affiliation
- Gender
- Marital status
- Date and place of birth
- Government identification numbers: social security, passport, tax, driver's license
- Family information
- Banking information
- Health information/medical history
- Criminal history
- Credit history and credit score
- Claims/policy numbers

How do we collect information about you?

If you are an **insured or potential insured**, we collect information from you or your representative through the policy application process. We may also collect information about you from your family members or employer, credit reference agencies, anti-fraud databases, sanctions lists, and relevant government agencies, including public registers or databases as well as credit reference organizations.

If you are a **claimant**, we will collect information about you when you notify us of a claim, or if the claim is made by someone with a close relationship to you or who otherwise has authority to make a claim on your behalf. We may also collect personal information about you from others who are involved in the claim, including lawyers, witnesses, experts, and adjusters. Finally, we may consult other public sources to validate the claim or protect against fraud or other financial crime.

If you are a **business partner**, we will collect information about you when you or your company provides that information to us as part of the business relationship.

We may also collect information about anyone who contacts us for any other purpose using the contact form on our website.

Why do we collect information about you?

We may collect your personal information for the following purposes:

If you are an insured or potential insured:

- Account setup, including background checks
- Evaluating risks to be covered
- Risk modelling and underwriting
- Customer service communications
- Payments to/from individuals
- Direct marketing
- Complying with legal or regulatory obligations

If you are a claimant:

- Managing insurance or reinsurance claims
- Defending or prosecuting legal claims
- Investigating or prosecuting fraud
- Complying with legal or regulatory obligations

Information collected automatically online

We and our vendors may use cookies and other online tracking technologies to automatically collect information about website visitors, including to remember user preferences on our website (including language and location); personalize the browsing experience based on a user's preferred settings (e.g. language and country); recognize user login information and preferences, so they do not need to be entered every time a user visits the website; collect and analyze information about user interactions with our website, including by collecting information about pages viewed or links clicked and how users interacted with our content; store information to improve website functionality; help users access and navigate the website more efficiently; and deliver and customize advertisements and track campaign efficacy. We or third parties who provide this technology may combine this information with other information about your online activities over time and across different devices and online properties, and link information collected by such tracking technologies to other information collected about you.

We may engage web analytics service providers, such as Google Analytics, to help us understand and analyze how visitors interact with our website. We use this data to administer and improve the quality of our website and serve ads on our behalf across the internet. We may also implement Google Analytics Advertising Features such as dynamic remarketing, interest-based advertising, and audience targeting. We may use first-party Cookies as well as third-party Cookies to deliver advertisements, measure your interests, and/or personalize content. For more information on how Google Analytics and other Google products use data, visit policies.google.com/technologies/partner-sites. To opt out of Google Analytics Cookies, visit <https://tools.google.com/dlpage/gaoptout>. To adjust your Google advertising settings, visit adssettings.google.com.

Your web browser may have settings that allow you to transmit a "Do Not Track" signal when you visit various websites or use online services. Note that like many websites, our website is not designed to respond to "do not track" requests from browsers. To learn more about "Do Not Track" signals, visit allaboutdnt.com. You may set your browser to notify you of or decline the receipt of Cookies; however, certain features of the website may not function properly or be available if your browser is configured to disable Cookies.

Some vendors may participate in the Digital Advertising Alliance ("DAA") and its AdChoices opt-out program or the Network Advertising Initiative ("NAI"). For more information about opting out or to use the DAA opt-out tool visit youradchoices.com/ (for web browsers) or aboutads.info/appchoices (for mobile apps). For more information about opting out or to use the NAI opt-out tool, visit networkadvertising.org/choices/ (for web browsers) or networkadvertising.org/mobile-choice/ for (mobile apps).

We are not responsible for the effectiveness or accuracy of other parties' notices or opt-out mechanisms.

Legal requirements to share

Sometimes we may be required to share personal information for legal reasons. For example, if we are required to do so by a regulation, court order, subpoena, or other legal process. We may also share information when we believe it's necessary to comply with the law or to respond to a government request, or when we believe disclosure is necessary or appropriate to protect AXIS, our clients and business partners, or others.

We may share personal information in the event of a corporate sale, merger, acquisition, dissolution, or similar event. If such an event takes place, we'll post a prominent notice on our applicable website(s) of any change in ownership, as well as any choices you may have regarding your personal information.

Links to other websites

Our website may offer links to other websites that are not maintained by AXIS. When visiting one of these linked websites, you are subject to the other organization's privacy notice and other policies. We are not responsible for, or able to monitor or control, the policies and practices of other organizations.

Notices for specific United States locations

We do not "sell" "covered information" of Nevada "consumers" as those terms are defined by Chapter 603A of the Nevada Revised Statutes. If you are a Nevada resident, you may contact us at dpo@axiscapital.com and register for us to provide you notice in the event that we change our practices in the future.

If you are a **California resident**, click [here](#) to review our California Privacy Notice.

Changes to this Privacy Notice

This Privacy Notice is subject to change at our discretion. We will indicate changes to the Privacy Policy by updating the "Last Updated" date at the bottom of the Privacy Notice. Your continued use of this website after any update to this Privacy Notice will constitute your acceptance of the changes.

How to Contact Us

Please address all inquiries, requests, and other communications regarding your personal information or this Privacy Notice to:

Contact: Data Protection Officer

Email: dpo@axiscapital.com

Address: 10000 Avalon Boulevard, Suite 200, Alpharetta, GA 30009

Phone: 1 888 914 9661, PIN 292703

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