

Privacy Notice

Liberty Mutual Surety Seguros Chile S.A.

At Liberty Mutual Surety Seguros Chile S.A. ("Liberty Mutual Surety" or "We"), we are committed to protecting the personal data of policyholders, policyholders, beneficiaries of our financial products and/or services, their heirs, legal representatives and intermediaries (the "Clients"). The commitment to the protection of Clients' personal data extends to all entities related to Liberty Mutual Group Inc. (the "Liberty Group").

The purpose of this Privacy Notice (the "Privacy Notice") is to explain how we process, control and manage your personal data.

1. About Liberty Mutual Surety

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

In order to be able to offer you insurance policies, which involve providing you with a quote and then the policy, as well as handling any claims, claims or queries that may arise, we need to collect and process data. We also collect your information for insurance intermediation purposes. Finally, it is used for recruitment purposes, in our contractual relationships with you and for relationship development, where appropriate.

2. Who is responsible for the processing of your personal data?

The data controller is the natural or legal person who determines the purposes and means of the processing of personal data. In turn, any activity carried out with personal data, such as collection, storage, organization, analysis, transfer, anonymization, deletion, etc., constitutes processing.

Liberty Mutual Surety acts as the controller of the personal data of Clients, determining the corresponding purposes and means.

Liberty Mutual Surety identification data is:

- **Razón Social: Liberty Mutual Surety Seguros Chile S.A.**
- Single Tax Roll: 78.027.718-1
- Address: Isidora Goyenechea 2800, Office 503, Las Condes
- Legal Representative: Daniela Espinoza Saavedra

If you have any questions about this Privacy Notice or, in general, regarding the processing of your personal data, you can contact us at the following email: privacidad_LMSChile@libertymutual.com.

As a data controller, we are responsible for the collection and processing of your personal data in connection with our activities.

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

3. Who are the owners of personal data subject to this Privacy Notice?

The provisions of this Privacy Notice apply to you if you are a Customer of Liberty Mutual Surety. For the purposes of this Privacy Notice, the following are considered to be Clients:

- A person who is in a contractual relationship or has quoted a risk with us (the "Primary Client");
- A member of the primary customer's family, where the primary customer occasionally shares with us information about their family when necessary to provide them with a product or service;
- Heir of a Main Client;
- Legal representative of a Main Client, as agent or attorney-in-fact;
- Insured or Beneficiary of an insurance contract or policy.
- Business intermediaries (Insurance Brokers).

When the Client provides us with personal data of third parties, the Client expressly guarantees that:

- a) has the consent of the owner to provide us with such personal data; y
- b) has sufficient capacity or is empowered to represent it legitimately.

When you provide us with personal data of third parties, please ensure that you inform them about the disclosure of their personal data and that we will process their personal information and invite them to read this Privacy Notice. We will also, to the extent necessary, provide them with information, provided that we have the contact details of the person concerned.

4. What Types of Personal Data Will We Collect?

Depending on, among others, the types of products or services we provide to you and the interactions we have with you, we collect various types of personal data, including:

- **Identification information:** includes full name, date of birth, gender, signature, RUT number, passport details, driver's license, and information about your relationship with the policyholder in case you are the beneficiary, among others;
- **Information of legal representatives:** In the case of legal entities, it will include identification and contact information of legal representatives.
- **Contact Information:** includes mailing address, email address, telephone number, among others;
- **Economic, financial, and tax information:** includes tax identification number, tax status, country of residence, salary and other income, value of your assets, debts, financial assets, tax data, mortgages, subscribed or repaid share capital, over-indebtedness, entitlement to insurance benefits, credit history, and credit score;
- **Information we obtain as part of checking sanctions lists or records of politically exposed persons;**
- **Transactional Data:** includes data related to means of payment or related to banking transactions, such as bank account details, the number of transactions, relationship to the corresponding

service and unpaid amounts; account movements and balances; transactions, among other transactional data;

- **Data collected from our interactions:** includes information provided in your comments, suggestions, needs and/or requirements of any nature, whether in person at our branches (contact reports), by telephone and/or online (via email conversation, chat, chatbot) exchanges on our social media pages or any other contact channel provided by Liberty Mutual Surety;
- **Connection and Tracking Data:** includes information obtained through *cookies* and trackers for non-advertising or analytical purposes on our websites, online services, applications, and social media pages;
- **Data about your devices** (mobile phone, computer, tablet, etc.): includes IP address, technical specifications and unique identification data, among others;
- **Custom login credentials or security features** used to connect you to Liberty Mutual Surety's website and apps.

In addition, and **where permitted by applicable privacy regulations, we may collect and process sensitive personal data**, such as health data or data relating to criminal offences, provided that the conditions set out in the data protection regulations are met.

5. How will we collect your Personal Data?

We will collect information directly from you:

- When you apply for or renew warranty insurance;
- When we are providing you with a quote;
- When you pay for your warranty insurance;
- When you report a claim, for an eventual settlement and payment process;
- You visit our websites or our office; and/or
- When you contact us by email, telephone and through other written and verbal communications.

In addition to obtaining information directly from you, we may also collect personal data from other sources, where permitted by law, including:

- **Third parties lawfully authorized to transfer or disclose personal data:** includes our Clients (companies or individuals, for example the named policyholder in case you are a beneficiary or are named in a guarantee insurance); third parties involved in the guarantee insurance application process (such as our business partners and representatives, brokers or other insurers); third parties who provide sanctions or registration verification services PEP; financial crime detection agencies; credit reference agencies in the relevant jurisdictions. All of these third parties ensure that they collect relevant information lawfully.
- **Publicly accessible sources:** includes publications or databases made available by authorities or by third parties legally authorised to do so (such as court rulings, insolvency registers); third-party websites or platforms containing information you have disclosed (e.g. your own website or social media profile); information disclosed in the press and by news articles; among other sources classified as publicly accessible by the Applicable Privacy Regulation.

- **Other companies of the Liberty Group:** includes all the entities that make up the Liberty Group and are legitimately entitled to transfer or communicate the corresponding personal data.

6. For what purpose do we use your personal data?

In this section, we describe how and why we use your personal data.

6.1. Your personal data is processed where the processing is necessary to execute or comply with our various legal, regulatory and industry obligations, including insurance regulations, for the purposes of:

- Track operations and transactions to identify those that deviate from usual routines/patterns (e.g., claims payment);
- Collect information for regulatory reports and/or requested by regulatory entities;
- To manage and report to the appropriate authorities on the risks (financial, credit, legal, compliance or reputational, etc.) that the Liberty Group may incur in the context of its activities;
- Register, in compliance with sectoral regulations, communications relating at least to transactions carried out in the framework of proprietary trading and the provision of services relating to client orders, in particular their receipt, transmission and execution;
- To evaluate the adequacy and suitability of the products and services provided to each Client in compliance with the corresponding sectoral regulations, including those of a financial and consumer protection nature;
- Contribute to the fight against tax fraud and comply with tax control and notification obligations;
- Prevent money laundering and terrorist financing;
- Record transactions for accounting purposes;
- Detect and prevent bribery, corruption, and other crimes that may warrant Liberty Mutual Surety's liability;
- Exchange and notify different operations, transactions or orders or respond to an official request from financial, fiscal, administrative, criminal or judicial authorities, arbitrators or mediators, law enforcement agencies, state agencies or public bodies, duly authorized, local or foreign.

6.2. Your personal data is processed to enter into or perform a contract entered into with Liberty Mutual Surety, or for the execution of pre-contractual measures that you have requested, for the purposes of:

- Define your credit risk rating and ability to repay, or insured risk and determine the applicable premium;
- Assess (for example, on the basis of your credit or insured risk rating) whether and under what conditions we can offer you a product or service;
- Prepare portfolio profiles for statistical and actuarial purposes in order to assess and price the insured risk;
- To provide you, based on your request, with information about our products and services;
- To provide you with the products and services entered into under the relevant contract;
- Receive and manage your payments;
- Receive and manage the reporting of claims, including the evaluation of their relevance;
- Manage outstanding debts (identification of customers with unpaid debts);

- i) Respond to your requests and provide you with assistance and support;
- j) Manage and direct irregularities of payments and outstanding debts (identification of customers with outstanding debt, and where appropriate, exclusion from subscriptions to new products or services);
- k) Manage contract renewals, where applicable.

6.3. Your personal data is processed for the purposes of our legitimate interests – as an insurance company – or the legitimate interests of a third party, for the purposes of:

- a) Manage the risks to which we are exposed and, consequently:
 - Maintain backups of operations or transactions, including evidence in electronic format;
 - Track your transactions to manage, prevent and detect fraud, in particular by tracking transactions that deviate from routine or normal patterns;
 - Managing legal claims and defenses in the event of litigation;
 - Develop individual statistical models to help define your creditworthiness.
- b) Improve cybersecurity, manage our platforms and websites;
- c) Ensure business continuity;
- d) Send commercial communications by email, post and/or telephone;
- e) Improve the automation and efficiency of our operational processes and customer services (e.g., automatically filling in complaints, tracking your requests, and improving your satisfaction based on personal data collected during our interactions, such as phone recordings, emails, or chats);
- f) Carry out financial operations such as assignments of insurance portfolios;
- g) Perform statistical studies and develop predictive and descriptive models to:
 - Business purposes: to identify the Services that can best meet your needs, to create new offers or identify new trends among our customers, to develop our commercial policy taking into account the preferences of our customers;
 - Security purposes: to prevent potential incidents and improve security management;
 - Compliance purposes (e.g. anti-money laundering and countering the financing of terrorism) and risk management;
 - Business efficiency (e.g., optimizing and automating functional processes);
 - Anti-fraud purposes.

6.4. Your personal data will be processed when necessary for the establishment, exercise or defence of a right before the courts of justice or public bodies.

6.5. Your personal data will be processed if you have given your consent

For some processing of personal data, we will provide you with specific information and ask for your express consent. Of course, you can withdraw your consent at any time.

In particular, we will ask for your consent for the following purposes:

- a) Tailor-made personalisation of our offers and products or services based on the creation of more sophisticated profiling to anticipate your needs and behaviours;
- b) Send marketing communications regarding our products or services not similar to those you have subscribed to or products and services from our trusted partners;
- c) Use your browsing data (*cookies*) for marketing purposes or to improve knowledge of your profile;
- d) To process special categories of data, sensitive data, including health data.

7. Who will we share your personal data with and why?

In order to fulfill the purposes of the processing of personal data contemplated in this Privacy Notice, Liberty Mutual Surety may transmit or communicate your personal data to the categories of third parties indicated in this section.

These third parties may be in Chile or abroad. If the third party receiving the data is in a third country that lacks an adequate level of protection regarding personal data, Liberty Mutual Surety will take the measures that, in accordance with the applicable privacy regulation, are required to ensure such level of protection.

The recipients of personal data may be:

a) Liberty Group Entities

As a member of the Liberty Group, we work closely with the other Liberty Group companies around the world. Therefore, your personal data may be shared between Liberty Group entities and its subsidiaries and affiliates (inside or outside the Chilean territory) when necessary, to comply with our various legal and regulatory obligations; and to meet our legitimate interests described above;

b) With recipients outside the Liberty Group and data processors

To fulfill some of the purposes described in this Privacy Notice, we may, where necessary, share your personal data with:

- Distribution partners, intermediary agents, brokers, business/related partners and other distributors, reinsurers, administrators, financial institutions and other business partners if such transfer is necessary to enable us to provide the services and products to you or to perform our contractual obligations or operations;
- Public entities and institutions (e.g., regulatory, tax or other authorities, law enforcement agencies, courts, arbitration bodies and fraud prevention agencies), to which we, or any member of the Liberty Group, are required to disclose information by:
 - Your application;
 - Our defense, action, or proceeding;
 - El cumplimiento de un reglamento o una recomendación emitida por una autoridad competente que sea aplicable a nosotros o a cualquier miembro del Grupo Liberty.
- Professional advisors, including law firms, accountants, auditors, and tax advisors, where necessary in specific circumstances such as litigation, audits, etc.;

- Trade associations to which Liberty Mutual Surety belongs;
- Third parties that provide sanctions verification services or PEP records;
- Third-party vendors, agents, and contractors appointed by Liberty Mutual Surety to assist us in conducting our day-to-day business activities, including IT vendors, actuaries, auditors, attorneys, document management vendors, outsourced business process management vendors, our subcontractors, and tax advisors;
- Financial crime detection agencies and insurance industry databases (e.g., for fraud prevention);
- Insurers, reinsurers, policyholders and claimants;
- New owners in the scenario of a change in ownership of the Liberty Group's companies or business.

8. International transfers of personal data

We will transfer your personal data abroad only when there is a legal assumption that authorizes us to carry out such an operation. Whatever the case, Liberty Mutual Surety will comply with all the requirements and obligations established by the applicable privacy regulation, the relevant sectoral regulations in relation to the transfer of personal data to other countries and will ensure, in particular, that the transfer is made to a country that offers an adequate level of protection for your personal data.

9. How long do we keep your personal data?

We will keep your personal data for as long as necessary to comply with applicable laws and regulations, or for another period in response to our operational needs, such as properly maintaining the contract, facilitating the management of the Customer relationship, and responding to any legal claims or regulatory requests.

As a general rule, your personal data will be stored and used at least for as long as you maintain your status as a Liberty Mutual Surety Customer.

Notwithstanding the foregoing, we may retain your personal data after your status as a Client has ended, when:

- We must comply with legal or regulatory retention periods;
- We must retain such data for security or fraud prevention purposes; and/or
- There are claims, pending lawsuits, or legal actions whose statute of limitations has not expired.

10. How do we protect your personal data?

Liberty Mutual Surety adopts the necessary technical and organizational measures to safeguard the confidentiality, integrity and availability of your personal data. When we communicate or transfer personal data of Clients to third parties, in order to comply with the purposes established in this Privacy Notice, we will carry out a privacy impact analysis to identify the possible risks for the owners and the measures to mitigate them, including the identification of the personal data strictly necessary to comply with the specific purpose that justifies the communication or transfer. Liberty Mutual Surety will also hold

recipients of personal data to the same standard of care that it applies to their respective personal data processing activities.

11. What are your rights as a personal data subject?

Under Law No. 19,628 on the Protection of Personal Data, you have a series of rights that allow you to exercise real control over your personal data and the way we process it.

You can exercise your rights by contacting us at any time by sending a request to privacidad_LMSChile@libertymutual.com.

Please note that, for security reasons, we may require you to reasonably verify your identity by means of a physical or digital copy of your identity card or passport, or by some other appropriate means.

You have the following rights:

a) The right to information or access to your personal data

If you wish to have access to your personal data, including the data processed, its category, origin, purpose, recipients, among others, we will provide you with a copy of the personal data you have requested, as well as the information relating to its processing.

Your right of access may be limited in the cases provided for by law. This is the case with anti-money laundering and countering the financing of terrorism regulations, which prohibit us from giving you direct access to your personal data processed for this purpose.

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

b) Right to Rectification or Modification

We take reasonable steps to ensure that the information we hold about you is accurate, up-to-date, and complete. If your personal data is inaccurate, outdated, or incomplete, you can contact us and ask us to update or amend it.

c) Right to block

In the event that you dispute the accuracy of the personal data we use or object to the processing of your personal data, we will verify or review your request. In this act, you may request that we limit the use of your personal data while we review your request.

d) Right to revoke your consent

If you have consented to the processing of your personal data, you have the right to withdraw that consent at any time. The withdrawal of your consent will not affect the legitimacy of the processing carried out prior to such withdrawal, or the processing that according to applicable law is supported by other legal bases.

e) Right to Erasure or Deletion of Data

To the extent legally possible, you can request the deletion of your personal data.

Exceptionally, deletion will not be appropriate in certain legally defined scenarios, such as compliance with a legal or contractual obligation or for the defence of a claim. However, if such a request occurs prior to the expiry of the legal retention periods for said data, they will remain blocked and will not be deleted until these periods have elapsed.

f) Right to Object

You have the right to object at any time to the processing of your personal data in the scenarios determined by law, including for processing for the purposes of commercial prospecting or direct marketing, including profiling, insofar as it is linked to such prospecting; and the processing of data obtained from publicly accessible sources when there is no other legal basis for doing so.

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

g) Right to data portability

You have the right to request and receive a copy of the personal data you have provided to us. In the event that you request this information, it will be delivered in electronic, structured, generic and commonly used format. In addition, if the requirements established by law are met, you may request that we communicate your data to another data controller.

h) Right against automated decisions

You have the right not to be subject to a decision based solely on automated processing of your personal data (including profiling), which has legal effects or significantly affects you; unless such a decision is necessary for the conclusion or performance of a contract with us, has been authorised by the regulations, or if you have consented to it. In any case, you will have the right to obtain an explanation regarding the automated decision, to human intervention, to express your point of view and to request a review of the decision.

i) Right to file a complaint with the regulator

In the event that we reject or do not respond in a timely manner to the requests you make to us, you have the right to appeal to the National Agency for the Protection of Personal Data in order to obtain the appropriate protection of your rights.

12. Update to the Privacy Notice

From time to time, we may need to make changes to this Notice, for example, as a result of changes in law, technologies, or other developments. If there are substantial changes to this Privacy Notice that require your express consent, we will inform you of this situation and request your consent again.

The latest version of this Privacy Notice will be permanently available in a visible place and easily accessible to the Client.



This Privacy Notice was last updated in August 2026

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