

PRIVACY NOTICE

(Valid from June 28th, 2018)

This privacy notice is applicable to personal data provided by you by means insurance application, questionnaires, through third parties authorized by Quálitas Compañía de Seguros, S.A. de C.V. (hereinafter, Quálitas), by electronic, optical, sound or visual means, or any other means or technology, as well as those provided by virtue of the legal relation we have executed or, in its case, to be executed. For purposes of this notice:

- “Customers” will be: proposers, applicants, contracting parties, insured, beneficiaries, third parties affected (any individual inside a vehicle insured by Quálitas when an incident is realized), driver of vehicle not insured by Qualitas, trustors, trustees, suppliers of resources and visitors to the public page of Quálitas.
- “Third parties authorized” or “third parties affected” must not be understood as the “third party” concept indicated in the applicable law.

1. IDENTITY AND ADDRESS OF THE RESPONSIBLE PARTY:

QUÁLITAS, COMPAÑÍA DE SEGUROS, S.A. DE C.V., with address in Avenida San Jerónimo número 478, Col. Jardines del Pedregal, Delegación Álvaro Obregón, C.P. 01900, in Mexico City.

2. INFORMATION COLLECTED FROM HOLDERS (PERSONAL DATA SUBJECT TO PROCESSING):

Quálitas informs you that it will process your **Personal Data** (identification data, labor data, education data, traffic data and immigration data, as well as data regarding administrative proceedings followed in the way of trial, judicial and/or jurisdictional), **Property Data** and **Financial Data**, collected in its case; as well as images taken by video surveillance cameras for the purposes indicated in this Privacy Notice.

3. EXPRESS INDICATION OF SENSITIVE DATA TO BE PROCESSED:

Quálitas will also process **sensitive data** (health data, personal, physical and gender features), required in its case.

4. PURPOSES OF THE PROCESSING OF PERSONAL DATA COLLECTED:

4.1. PRIMARY PURPOSES OF PROCESSING.-

The personal data mentioned above, including those of a sensitive nature, will be processed for all purposes related to the legal relation we have with you, and may be:

- **Purposes of the processing of personal data of Customers:** Evaluating your insurance application and risk selection, in its case, issuance of the insurance, processing of incident claims, sale of salvages, management, maintenance or renewal of insurance policy, make payments, prevent frauds and unlawful transactions, researches and statistics, promoting road safety education, as well as for all purposes related to the fulfillment of our obligations in accordance with the stipulations in the Law regarding the Insurance Agreement and the applicable normativity.
- **Purposes of the processing of personal data of Insurance Agents:** Making payments, fulfillment of tax obligations, training, as well as for all purposes related to our contractual relation.
- **Purposes of the processing of personal data of employees and/or attorneys-in-fact of Agents and legal entities referred to in article 102 of the Insurance and Bonding Institutions Act:** Training
- **Purposes of the processing of personal data of Visitors:** Registry, control and safety within the facilities of Quálitas, through surveillance closed circuit systems.

4.2. SECONDARY PURPOSES OF THE PROCESSING.-

When you are a third party affected by a corporate policy (taken out by a company) or customer, your personal data may be processed for the following secondary purposes:

- When our insured parties, directly or through our insurance brokers, request information on third parties affected by an incident, aimed at analyzing the incident and, in its case, conducting plans, discussions and risk prevention programs.
- For fleets, when our insured parties or our insurance brokers request information for the determination of accident rate percentages, aimed at determining if the cost of the policy will be increased in the renewal or if a discount may be granted.
- For marketing, advertising or commercial research purposes, by physical or electronic means, whether personally or through insurance brokers.

If you do not want your personal data to be used for any (or all) of the above purposes, indicate this by checking, with an “X” the box to the left of each paragraph.

If the box(es) is(are) not checked, you express your consent for the processing of your personal data for secondary purposes.

Your refusal for the use of your personal data for the above purposes may not be a reason for the denial of services and products that you request from or take out with us.

5. DATA TRANSFERS:

5.1. By means of statutory order, the data referred to in this notice may be transferred to:

- Competent authorities for purposes of fulfilling the stipulations in the *Ley de Instituciones de Seguros y de Fianzas* (Insurance and Bonding Institutions Act)
- Mexican Judicial Authorities, for the purpose of complying with judicial notices, requirements or official documents.
- Mexican Financial Authorities, for the purpose of complying with obligations resulting from laws or international treaties as insurance institution, tax obligations, as well as for the fulfillment of official notices or requirements.
- IMSS (Mexican Institute of Social Security), for purposes of the fulfillment of obligations included in the social security legislation.
- Institutions, organizations or entities of the insurance sector, corporations or associations for purposes of preventing frauds, unlawful transactions and risk selection.

5.2. By request of corporate customers (legal entities), requiring data of third parties affected with the purpose of preparing reports or statistics, the data referred to in this notice may be transferred to:

- Brokers in insurance transaction, to determine accident rate percentages, aimed at defining if the cost of the policy will be increased in the renewal or if a discount may be granted, as well as for preparing reports, researches or statistics for its customers regarding addressees or end beneficiaries of the insurance policies (just like You, if it was de case).

If you do not want your personal data to be transferred to insurance brokers, indicate this by checking, with an "X" the box to the left of this paragraph.

If the box is not checked, you express your consent for us to transfer your personal data to insurance brokers.

If we conduct any additional transfer requiring your express consent, the same will be obtained previously.

6. MECHANISMS FOR REQUESTING THE EXERCISE OF ARCO RIGHTS AND WITHDRAWAL OF CONSENT, AS WELL AS OPTIONS AND MEANS OFFERED BY QUÁLITAS FOR LIMITING THE USE OR RELEASE OF PERSONAL DATA:

You may request to the Department of Personal Data at Quálitas, the Access, Rectification, Cancellation and Objection to the processing of your Personal Data as well as limiting its use and withdrawal of consent, at the address indicated in numeral I of this Notice or to E-mail: datospersonales@qualitas.com.mx, in accordance with the stipulations in the Procedures available in the web page: www.qualitas.com.mx in the "Privacy Notice" section. In the Procedures at the end of said notice, you will find the answering means for different requests, depending on the contents of the same.

Besides the exercise of your Withdrawal or ARCO rights, you may limit the use or release of your personal data, by registering the same in the *Registro Público de Usuarios Personas Físicas (REUS)* (Public Registry of Individual Users).

7. COOKIES:

"Cookies" are data files stored in the hard drive of the computer equipment or electronic communication device of a user in a specific web site; which enable exchanging status information between said site and the user's browser. The status information may disclose session identification, authentication means or user preferences, as well as any data stored by the browser related to the web site.

Due to the above, Quálitas hereby informs you that, at any time, you may disable the use of these mechanisms, in accordance with the instructions that the company owner of the browsers (browser of internet viewer) has implemented to activate and disable the aforementioned "Cookies".

8. INFORMATION ON THE DEPARTMENT OF PERSONAL DATA:

You may contact the Department of Personal Data, in order to answer questions or comments regarding your proceeding(s), through the following means:

- E-mail:
datospersonales@qualitas.com.mx
- Document addressed to the *Departamento de Datos Personales*, with address in Avenida San Jerónimo número 478, Colonia Jardines del Pedregal, Delegación Álvaro Obregón, C.P. 01900, in Mexico City.
- Service hours: 09:00 to 14:00 hours

9. MEANS THROUGH WHICH THE PRIVACY NOTICE AND UPDATES ARE AVAILABLE TO YOU:

Qualitas may modify, at any time, this Privacy Notice, by publishing it in its web page www.qualitas.com.mx, we therefore recommend check it periodically, or by means of communicating it to the Holder of the Personal Data, via electronic or any other means.

I ACCEPT, NAME AND SIGNATURE