

**PRIVACY POLICY AND PERSONAL DATA PROTECTION
MSC-RE INTERMEDIARIA DE REASEGUROS S.A.**

Last updated: March 17, 2026

1. Who is the Data Controller?

MSC-RE INTERMEDIARIA DE REASEGUROS S.A. is the data controller of personal data processing in accordance with the **Organic Law on Personal Data Protection**:

Contact details:

- Tax ID (RUC): 1792884284001
- Address: 12 de Octubre N24-562, Quito, Ecuador
- Phone: +593 993040775
- General email: maguirre@msc-re.com

2. Data Protection Officer

MSC-RE INTERMEDIARIA DE REASEGUROS S.A. has appointed a Data Protection Officer duly registered before the **Superintendence of Personal Data Protection**:

Data Protection Officer Contact:

- Name: Tatiana Isabel Sandoval Hidalgo
- Email: tsandoval@msc-re.com
- Address: La Luz OE13-281 and Río Coca
- Phone: +593 994530477

3. What personal data do we process?

Depending on the service and channel, we may process:

- **Identification data:** Full name, ID/passport number, date of birth, marital status, gender, etc.
- **Contact data:** Phone number, email, address, social media.
- **Financial and payment data:** Bank accounts, credit/debit cards, payment method, billing details.
- **Policy and insurable risk data:** Information related to the asset/activity/life to be insured.
- **Claims data:** Information required for claims handling, settlement and payment.
- **Sensitive data:** Only when strictly necessary for claims or specific coverages and under applicable legal basis.
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4. For what purposes do we use your data?

1. Quotation and advisory services prior to insurance placement.
2. Intermediation, management, and administration of policies (issuance, renewals, endorsements).
3. Payment processing, invoicing, and financial obligations.
4. Claims handling and client support.
5. Compliance with legal and regulatory obligations of the insurance sector, tax regulations, and fraud/anti-money laundering prevention.
6. Handling inquiries, support, and after-sales service.
7. Commercial communications only where consent or another valid legal basis exists.

5. With whom do we share your data?

We may share data with:

- Insurance companies, prepaid medical companies, assistance companies, and other parties involved in quotation, underwriting, issuance, and policy administration processes.
- Adjusters, loss assessors, medical or technical providers involved in claims.
- Payment gateways or financial institutions for collections.
- Technology providers (CRM, storage, messaging, cloud services) acting as data processors.
- Competent authorities where legally required.

6. How long do we retain your data?

We retain personal data during the contractual relationship and for as long as necessary to:

- Comply with applicable legal and regulatory obligations (including insurance and tax retention periods),
- Handle claims or disputes,
- Support audits.

Thereafter, data will be deleted or anonymized, as applicable.

7. Security measures

In accordance with applicable regulations, we implement technical and organizational measures proportionate to the risk, including access controls, confidentiality safeguards, backups, and incident management procedures to protect information against loss, alteration, or unauthorized access.

8. Data subject rights

As a data subject, you may exercise the following rights: access, rectification/update, erasure/deletion, objection, portability, restriction/suspension of processing, and withdrawal of consent.

To exercise these rights, please send your request to: **tsandoval@msc-re.com**.
The Data Protection Officer will respond within the legally established timeframes.

9. Use of cookies and digital channels

When browsing our digital channels, we may use cookies or similar technologies to enhance your experience. You may manage cookies through your browser settings.
(This section may be further detailed if required.)

10. What is the legal basis for processing?

We process your data based on:

- Your consent, where required by law.
- Performance of a contract or pre-contractual measures (quotation, policy issuance, payments, claims).
- Legal and regulatory obligations in the insurance and tax sectors.
- Legitimate interest duly justified (e.g., service improvement and security), where applicable.

11. Changes to this policy

We may update this policy in accordance with applicable regulations. The latest version will always be available.