

Accident & Health

EXPATRIATE INSURANCE CLAIM FORM

INSTRUCTIONS:

Please complete the sections of the claim form relevant to the claim you wish to make.

- 1. If you/the Insured Person suffers an **accident** outside your country of residence which results in **bodily injury** and you wish to make a claim for:
 - (a) Disablement benefit;
 - (b) Weekly injury benefit; or
 - (c) Fractured bones benefit;
 - please complete Parts 1, 2 and 3 of this form.
- 2. Please also complete Parts 1, 2 and 3 of this form if you/the Insured Person suffer **sickness** outside your currency and wish to make a claim for weekly sickness benefit.
 - Part 1 of the claim form needs to be completed by the Policyholder or the employer of the Insured Person making the claim. Part 2 of the claim form needs to be completed by the Insured Person making the claim. Part 3 of the claim form needs to be completed by the attending doctor.
 - **Note**: If you incur medical expenses but do not wish to make a claim for the benefits outlined above, you need only complete Part 4 of the claim form.
- 3. If you/the Insured Person wish to make a claim for any other benefits available under the Expatriate Medical Insurance Cover, please complete Part 4 of the claim form.

IMPORTANT NOTES:

- 1. It is very important that all relevant sections of the policy are completed as fully and as accurately as possible and that supporting documentation is provided with the claim. For details of the documentation and information typically required in support of a claim please see our website:
 - https://bhspecialty.com/claims/claims-macau/ah-claims-guide.
 - Copy/scanned documents may be provided although we reserve the right to ask for original documentation. We also reserve the right to ask for documents and information in addition to that which you submit with your claim form.
 - If in any doubt as to the information or documentation required for your claims submission please contact our claims team (details below).
- 2. Each claim will be reviewed and assessed on its own merits and all settlement decisions shall be determined according to the terms and conditions of your Policy.
- 3. Acceptance by BHSI of your claims submission does not represent an admission of policy liability on the part of BHSI.
- 4. Claims settlement and payment shall be made in accordance with the relevant policy terms and conditions.

CLAIMS SUBMISSION AND ENQUIRY:

All claims submissions and enquiries may be sent to BHSI using the email address below:

AsiaAHclaims@BHspecialty.com

Should you wish to mail your claim to BHSI, our address in Macau is below:

Berkshire Hathaway Specialty Insurance Av. Do Infante D. Henrique No 47 The Macau Square 14-C Macau

If you wish to speak to our claims team for assistance before submitting your claim please call +853 0800646.

(To be completed by the Policyholder)

	Policy Number:
A. POLICYHOLDER/INSURED PERSON DETAILS	
Name of Policyholder:	
Name of Insured Person:	
Date of Birth:	Sex: Male Female
Macau ID /Passport No.:	
Country of Residence:	Country of Assignment:
Occupation:	
Effective Date of Employment:	Effective Date of Insurance:
Monthly Income details for 6 months prior to disability:	(DD/MM/YYYY)
List duties performed at work:	
B. ACCIDENTAL DEATH OF THE INSURED PERSON Was the Insured Person fatally injured as a result of an accide of the submitted of the submitted with the submitted with the submitted of the submitted with the submitted of the submitted with t	to BHSI together with supporting documentation. c claim can be found on our website
and assistance.	
If you have answered no, please proceed to complete the section Parts 2, 3 and/or 4."	tions below. The Insured Person will also need to complete
C. DISABILITY/EMPLOYMENT STATUS OF EMPLOYEE/IN 1. Describe the bodily injury or sickness giving rise to the clair If hadily injury, did it result from an assidant?	
If bodily injury, did it result from an accident? 2. When and where did the Employee/Insured Person suffer t	
Country: Loc	ration:
3. When was the Employee/Insured Person first absent from	work?
4. Is the Employee/Insured Person currently on any medical/u	unpaid leave?
If Yes, please advise the following and furnish copies of the	medical certificates and unpaid leave notification.
Medical Leave from:to	(DD/MM/YYYY)
Unpaid Leave from:to _	

5. If the Insured Person was involved in an accident, was it work related?	Yes No
f yes, please provide the following details: A) Date/Time of the accident:	
B) Location of the accident:	
C) Description of the circumstances surrounding the accident:	
D) Are you submitting a claim to your employee's compensation insurer?	Yes No
If yes, please provide:	
(i) the name and address of your employee's compensation insurer:	
Name:	
Address:	
(ii) the policy number:	
(iii) the value of the claim submitted to the insurer:	
E) Was the accident reported to the Police?	Yes No
If yes, please provide the police report.	

DECLARATION, AUTHORIZATION AND DATA PRIVACY CONSENT

I hereby declare that to the best of my knowledge and belief, the particulars and information as declared by me are true and complete in every respect and are made without reservation of any kind.

I understand, and if I am submitting this form on behalf of another individual, I have ensured that the individual understands, that if I/he/she make any false or fraudulent statements, or withhold material facts whatsoever, the policy may be void and I/he/she shall forfeit any or all rights to recover therein.

With respect to personal information collected pursuant to this claims submission, I agree and consent, and if I am submitting or releasing personal information relating to another individual, I represent and warrant that (A) I have the authority on behalf of that individual to provide or release that information and consent to the BHSIC Recipients; (B) I have informed the individual about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by the BHSIC Recipients, as set out below; and (C) the individual agrees and consents that the BHSIC Recipients may collect, use and process my/his/her personal information pursuant to this Data Privacy Consent.

I, on behalf of myself or that individual, authorise any hospital doctor or other person who has attended or examined me/him/her, to furnish to Berkshire Hathaway Specialty Insurance Company (BHSIC) and other BHSIC related bodies corporate, affiliates and branches, BHSIC's authorised representatives, service providers, professional advisors and business partners (BHSIC Recipients), any and all information relating to any illness or injury, medical history, consultation, prescription or treatment, and copies of all hospital or medical records. A copy of this authorisation shall be considered as effective and valid as the original.

- (a) The personal information collected pursuant to any claims submission (or otherwise provided during the course of the claim process, including by way of call recordings) may be collected, used and disclosed by BHSIC to:
 - (i) administer and process the insurance claim;
 - (ii) investigate, assess, adjust and make a decision the claim;

- (iii) administer my/his/her insurance policy (including pursuing recovery from reinsurers or other third parties)
- (iv) handle disputes and complaints;
- (v) respond to requests for information from public and governmental/regulatory authorities, statutory boards and for audit, compliance, investigation and inspection purposes;
- (vi) respond to requests from the policyholder;
- (vii) carry out due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations or risk management procedures that may be required by law or that may have been put in place by BHSIC;
- (viii) comply with legal or regulatory obligations, risk management procedures and BHSIC internal policies, and
- (ix) for other purposes stated in BHSIC's Privacy Policy Statement.
- (b) BHSIC may transfer the personal information to the following (whether located in Singapore, Hong Kong, Macau or elsewhere) for the purposes identified in (a) above:
 - (i) third parties providing relevant services pertaining to the administration of my/his/her policy (including reinsurers) and processing of my/his/her claim;
 - (ii) BHSIC's agents;
 - (iii) brokers, my/his/her authorized agents or representatives or next-of-kin;
 - (iv) the policyholder;
 - (v) legal process participants and their advisors;
 - (vi) governmental/regulatory authorities, industry associations, courts, other alternative dispute resolution forums;
 - (vii) any financial institutions for the purpose of administering my/his/her claim and obtaining policy payments;
 - (viii) loss adjustors, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers, internal and external auditors;
 - (ix) any member of BHSIC group (for all the purposes stated in (a) above) in any country; or
 - (x) other parties referred to in BHSIC's Privacy Policy Statement.

Note:

The full version of BHSIC's Privacy Policy Statement can be found at https://bhspecialty.com/privacy-policy/privacy-policy-macau/.

Signature of Policyholder	Date (DD/MM/YY)
Name and Designation of Signatory	Company's/Policyholder's Name and Stamp
Telephone No.	E-mail Address

(To be completed by the Insured Person)

	Policy Number:
A. INSURED PERSON DETAILS	
Name of Insured Person:	Sex: Male Female
Date of Birth: (DD/MM/YYYY)	Marital Status:
Macau ID /Passport No.:	Nationality:
Country of Residence:	
Home Address:	
Email:	Contact Number:
B. DISABILITY STATUS	
If you are making a claim for Disablement Benefit and/or V	Neekly Benefit, please provide the following details.
1. Describe the disability for which the claim is being made:	
2. If the disability is caused by a bodily injury, was the injury	caused by an accident?
If yes, please provide the following details:	
Date of accident: Country in whi	ich the accident occurred:
(DD/MM/YYYY) Location of accident:	
Circumstances of accident:	
Circumstances of accident.	
Nature of bodily injury:	
3. When did the bodily injury first manifest itself?	Date:
5. When did the bodhy mjary mac mannest risen.	(DD/MM/YYYY)
4. If a sickness has resulted in your disability, when and when	e was your health first affected by the sickness?
Date: Country:	Location
Date: Country:	Location.
Description of Sickness:	
5. Have you previously suffered the bodily injury or sickness §	giving rise to the claim? Yes No
If yes, please provide further details:	

Name of Hospital/Clinic and address	Name of Doctor(s)	Date of Treatment (DD/MM/YYYY)	Type of Treatment
7. State briefly your occupation or profess	ion and daily activities prior	to the accident or sicknown	ess:
3. Are you prevented from performing you	ur usual occupation?		Yes No
If yes, is this expected to be temporary o	r permanent?	☐ Tempora	ry Permanent
If temporary, the date on which you exp	ect to return to work:		
		(DD/MM/YYYY)	
Despite the disability are currently engaeither on a full time or part time basis?	ged in any other employme	ent,	☐ Yes ☐ No
If yes, please provide the following detail	ils:		
Nature of employment:			
Brief description of duties:			
Date employment commenced:		Part time	e Full time
Date employment commenced:			
Salary per month:		_	
O. Are you receiving benefit from other so			Yes No
Source:		Amount:	
Are you have receiving any income or al	aiming under any policy?		Yes No
Are you now receiving any income or ci			
If Yes, please furnish the following:			

C. PLEASE USE THIS SECTION TO PROVIDE FURTHER INFORMATION IF NEEDED

PAYMENT DETAILS

Electronic Funds Transfer

Please provide details for the payment of this claim in the event that this claim is deemed payable by Berkshire Hathaway Specialty Insurance (BHSI). In such an event this claim shall be payable to the relevant insured person only in accordance to terms and conditions of the relevant policy.

Payee Name (name as per bank account	:):
Name of Bank:	
Bank Address:	
Swift Code:	IBAN:
Bank Code:	Branch Code:
Account Number:	
2. ,	he email address stated in the "Insured Person Details" section of this form. be sent to another address please provide details below:
Email:	
	de directly to the Policyholder unless otherwise agreed. All payments will
be made in the currency of the policy.	

Important Notice:

BHSI shall (i) be discharged from all liability under this claim and (ii) not be liable for any and all losses incurred by you, as a result of you providing BHSI with an inaccurate bank account number under this section for the payment of this claim.

DECLARATION, AUTHORIZATION AND DATA PRIVACY CONSENT

I hereby declare that to the best of my knowledge and belief, the particulars and information as declared by me are true and complete in every respect and are made without reservation of any kind.

I understand, and if I am submitting this form on behalf of another individual, I have ensured that the individual understands, that if I/he/she make any false or fraudulent statements, or withhold material facts whatsoever, the policy may be void and I/he/she shall forfeit any or all rights to recover therein.

With respect to personal information collected pursuant to this claims submission, I agree and consent, and if I am submitting or releasing personal information relating to another individual, I represent and warrant that (A) I have the authority on behalf of that individual to provide or release that information and consent to the BHSIC Recipients; (B) I have informed the individual about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed by the BHSIC Recipients, as set out below; and (C) the individual agrees and consents that the BHSIC Recipients may collect, use and process my/his/her personal information pursuant to this Data Privacy Consent.

I, on behalf of myself or that individual, authorise any hospital doctor or other person who has attended or examined me/him/her, to furnish to Berkshire Hathaway Specialty Insurance Company (BHSIC) and other BHSIC related bodies corporate, affiliates and branches, BHSIC's authorised representatives, service providers, professional advisors and business partners (BHSIC Recipients), any and all information relating to any illness or injury, medical history, consultation, prescription or treatment, and copies of all hospital or medical records. A copy of this authorisation shall be considered as effective and valid as the original.

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 - (i) administer and process the insurance claim;
 - (ii) investigate, assess, adjust and make a decision the claim;
 - (iii) administer my/his/her insurance policy (including pursuing recovery from reinsurers or other third parties)
 - (iv) handle disputes and complaints;
 - (v) respond to requests for information from public and governmental/regulatory authorities, statutory boards and for audit, compliance, investigation and inspection purposes;
 - (vi) respond to requests from the policyholder;
 - (vii) carry out due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations or risk management procedures that may be required by law or that may have been put in place by BHSIC;
 - (viii) comply with legal or regulatory obligations, risk management procedures and BHSIC internal policies, and
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 - (i) third parties providing relevant services pertaining to the administration of my/his/her policy (including reinsurers) and processing of my/his/her claim;
 - (ii) BHSIC's agents;
 - (iii) brokers, my/his/her authorized agents or representatives or next-of-kin;
 - (iv) the policyholder;
 - (v) legal process participants and their advisors;
 - (vi) governmental/regulatory authorities, industry associations, courts, other alternative dispute resolution forums:
 - (vii) any financial institutions for the purpose of administering my/his/her claim and obtaining policy payments;
 - (viii) loss adjustors, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers, internal and external auditors;
 - (ix) any member of BHSIC group (for all the purposes stated in (a) above) in any country; or
 - (x) other parties referred to in BHSIC's Privacy Policy Statement.

Note:

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Signature of Insured Person	Policyholder's/Company's Name
Date (DD/MM/YY)	-

(TO BE COMPLETED BY ATTENDING DOCTOR)

A. PATIENT'S PERSONAL DETAILS

Name of Insured Person (as in Macau ID):		
Macau ID /Passport No.:	Date of Birth:	
Height:m Weight:kg		Y)
Home Address:		
Email: Con		
B. MEDICAL INFORMATION		
1. Are you the Insured Person's regular doctor? If No, please advise name/address of the insured's regular m	Yes nedical attendant.	No No
Name of Hospital/Clinic and address	Name of Doctor(s)
2. Describe the bodily injury or sickness afflicting the Insured Person	:	
3. If the Insured Person is suffering from a bodily injury, was this the If yes, please provide the following details:	result of an accident? Yes	No
Date of the accident: Location of a	ccident:	
Is the accident work related? Yes	No	
Brief description of the accident:		
4. Is the bodily injury or sickness giving rise to a disability for which t made sports related? If yes, please provide further details.	he claim is being Yes	i ∏ No
5. Has the Insured Person previously suffered from the bodily injury rise to the claim? If yes, please provide further details:	or sickness giving Yes	□No

6. When did the sickness or bodily injury	complained of first manifest it	self to the Insured Pers	son?
Date:			
7. When did you first attend to the Insure the claim is being made? Date:	ed Person for the bodily injury (DD/MM/YYYY)		o a disability for which
8. Is there anything in the Insured Persor to, or exacerbated the sickness or boding of the sickness of the sickness or boding of the sickness of		·	caused or contributed Yes No
9. Is the Insured Person currently receiving If Yes, please furnish:	ng any treatment?		Yes No
Name of Hospital/Clinic and address	Name of Doctor(s)	Date of Treatment (DD/MM/YYYY)	Type of Treatment
10. When was the Insured Person first giv	en leave of absence from work	? Date:	(DD/MM/YYYY)
If the leave of absence is continuing, p Date: (DD/MM/YYYY)	lease advise the expiry date of	the current medical ce	rtificate:
11. Is the Insured Person suffering total or	r partial disablement?	Tot	al Partial
(Note: Total disablement means that the Partial disablement means that the Insur	Insured Person is unable to eng		
12. Is the disablement permanent or tempo (Note: Permanent means that the disabil improvement at the expiry of that time.)	·	<u>—</u>	manent Temporary I there is no hope of
13. If you view the disability which forms also prevent the Insured Person from ending, please advise the nature of the bable to engage in notwithstanding the	ngaging in any business, profess ousiness, profession, occupation	ion, occupation or emp	oyment? Yes No

14. If you view the disability which forms the subject matte believe the Insured Person would be fit to perform not	
How many hours per week would the Insured Person be	
15. Are there any other circumstances, medical or otherwis	se which may delay the Insured Person's recovery?
16. What has been the treatment plan for the Insured Person Please include details of medication, surgery, rehabilitation.	
When was the Insured Person's last consultation? Date	:
Ith	e undersigned, do hereby declare that I was the doctor
in attendance during the sickness/injury giving rise to the the foregoing answers are true to the best of my knowled concealed from Berkshire Hathaway Specialty Insurance (dge and belief and that no material fact has been
Name of Doctor	Signature
Name of Clinic/Hospital	Professional Qualification
Postal Address	Date (DD/MM/YYYY)
Clinic/Hospital Stamp	

(To be completed by the Insured Person)

A. INSURED PERSON DETAILS

Name of Insured Person	:	Sex:	Male Female	
Date of Birth:		Marital Status:		
Macau ID /Passport No.:_		Nationality:		
Country of Residence:		Country of Assignment:		
Address:				
Email:		Contact Number:		
B. TRAVEL INFORMAT	I ON (If Applicabl	e)		
Date of Departure:	(DD/MM/YYYY)	Date of Return/Expected Return: _	(DD/MM/YYYY)	
_		ess & Leisure		
Departure Country:		Departure City:		
Destination Country:				
Describe the injury/illness Country in which medica	ss/sickness or dise		aimea)	
Claim Information				
Date Expense Incurred (DD/MM/YYYY)	Clinic	Details of all Medical Treatment	Amount	
		Total Amount Claim	ned	
Is your treatment contin	uing?		□ Ves □ No	

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If yes, please provide further details:

If you are a U.S. citizen, ha	ive you submitted a	ny medical bills to U.S. N	Medicare?	Ye	s No
If yes, please provide:					
Social Security Number:					
Details of the bills concern	ied:				
D. BAGGAGE & PERSON	IAL EFFECTS CLAIN	1			
Was your baggage delayed	45			Yes	☐ No
If yes, please provide the f	ollowing details:				
Date of arrival at destinati	on:	Time o	of arrival at destination:		
	(DD/MN	•			
Date on which baggage was			which the baggage was re	ceived:	
	•	/MM/YYYY)			
Have you received comper	·			Yes	∐ No
If yes, please provide evide	ence of the compens	ation receivea.			
Was your baggage or were	e your personal effe	cts lost or damaged?		Yes	☐ No
If yes please provide a brie	ef summary of the c	ircumstances leading to	the loss of/damage		
to baggage or personal eff	ects:				
Date on which the loss/da	mage occurred:				
,		(DD/MM/YYYY)			
Location (including city an	d country) where th	e loss/damage occurred	d:		
Were the police informed	?			Yes	No
If yes, please provide the p		ber:			_
Please attach a copy of the					
Have you submitted a clair	m for compensation	for lost haggage or ner	sonal effects from	Yes	
your transport provider?	iii ioi compensation	To lost baggage of pers	sonal effects from	☐ 1 <i>E</i> 3	
Please attach a copy of an	v rapart or carracha	andones provided by the	transport provider		
			•		
If you have not submitted	- ·	- · · · · · · · · · · · · · · · · · · ·	ort provider you will		
need to do this before sub	mitting a claim to us	5.			
Claim Dataila					
Claim Details					
Item	Date Purchased	Personal Effect?	Business/Company	Re	placement
item	(DD/MM/YYYY)	r ersonar Errece.	Owned?		Amount
	Less amount paid	in compensation by eitl	her the transport provid	ler	
			or any other insuran		
			Total Amount Claim	od	

E. CANCELLATION AND DISRUPTION CLAIM

Type of claim:				
☐ Loss of Deposits ☐ Cancellation & Disruption ☐	Financial Insolvency			
Overbooked Flights Travel Delay				
Cause of claim:				
Insured Person's unexpected bodily injury, sickness o	r death			
Unexpected serious sickness or serious injury or deat	h of an Insured Person's relative, colleague or travelling			
companion				
Unforeseen circumstances outside of the control of y Please use this section to describe the unforeseen circ				
Refusal, failure or inability of any person, company or	organisation to provide services, facilities or			
accommodation by reason of financial default or inso				
Missed travel connection due to unforeseeable circumstances outside your or the Insured Person's control				
Denied boarding because of overbooked flights				
Industrial action by the employees of the transport of	perator			
Mechanical fault of the conveyance intended to be us	sed			
☐ Bad weather				
Other reasonable cause beyond the control of the tra	nsport operator			
Please use this section to provide further details:				
Details of the changed itinerary (if applicable):				
Date intended to travel (DD/MM/YYYY)	Dates actually travelled (DD/MM/YYYY)			
Cities intended to travel to	Cities actually travelled to			

Lost Travel and Accommodation Expenses

Airfares/Airline	Accommodation	Currency	Amount Paid	Amount Refunded	Amendment Cost	Cancellation Cost
	Subtotal <i>i</i>	Amount Claimed				
				Total A	mount Claimed	
Additional Expenses Incurred						
	Expense Detail		Date E	Expense Incurre	ed (DD/MM/YYYY)	Amount
		Less any co	ompensation r	eceived from a	irline, hotel etc.	
		2033 4117 5			Amount Claimed	
F. PERSONAL L	IABILITY					
1. Date incident	1. Date incident happened:					
3. Country and I	ocation of incident	:				
4. Did the incide	ent result in: 🗌 Th	ird Party bodily in	jury 🔲 Third	l Party propert	y damage 🔲 Bo	oth
5. Description of the circumstances leading up to the incident together with details of any bodily injury or property damage suffered by the third party:						
6. Has a claim been made against you by a third party? If yes, please provide details.						
7. Details of the	third party(s) involv	ved:				
Name:			Name:			
Address:			Addres	ss:		
Post Code:			Post Co	Post Code:		
Contact Num	ber:		Contac	Contact Number:		
Contact email:			Contac	Contact email:		

Name:	Name:
Address:	Address:
Post Code:	Post Code:
Contact Number:	Contact Number:
Contact email:	Contact email:
9. Details of any other insurance held by the Insur Name and address of the insurance company: Policy number:	,

G. PLEASE USE THIS SECTION TO PROVIDE FURTHER INFORMATION IF NEEDED

8. Details of any witnesses to the incident :

PAYMENT DETAILS

Electronic Funds Transfer

Please provide details for the payment of this claim in the event that this claim is deemed payable by Berkshire Hathaway Specialty Insurance (BHSI). In such an event this claim shall be payable to the relevant insured person only in accordance to terms and conditions of the relevant policy.

Payee Name (name as per bank account):	
Name of Bank:	
Bank Address:	
Swift Code:	IBAN:
Bank Code:	Branch Code:
Account Number:	
Notification of payment will be sent to the email address If you require notification of payment to be sent to anotl	· · · · · · · · · · · · · · · · · · ·
Email:	
Please note that all payments will be made directly to th be made in the currency of the policy.	e Policyholder unless otherwise agreed. All payments will

Important Notice:

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- (vi) respond to requests from the policyholder;
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 - (iv) the policyholder;
 - (v) legal process participants and their advisors;
 - (vi) governmental/regulatory authorities, industry associations, courts, other alternative dispute resolution forums;
 - (vii) any financial institutions for the purpose of administering my/his/her claim and obtaining policy payments;
 - (viii) loss adjustors, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers, internal and external auditors;
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 - (x) other parties referred to in BHSIC's Privacy Policy Statement.

Note:

The full version of BHSIC's Privacy Policy Statement can be found at https://bhspecialty.com/privacy-policy/privacy-policy-macau/.

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Signature of Insured Person	Policyholder's/Company's Name
Date (DD/MM/YY)	_