

Personal Information Collection Statement

Berkshire Hathaway Specialty Insurance Company (“BHSIC”) is committed to the protecting the privacy, confidentiality and security of Personal Data which you provide to us. Our policies and procedures have been designed to ensure that your Personal Data is lawfully collected, used and protected. The very nature of BHSIC’s business is such that the collection, use and disclosure of personal information is fundamental to the products and services we provide. We work hard to respect and maintain personal privacy and accordingly align this policy with the Dubai International Financial Centre Data Protection Law (DIFC Law No.5 of 2020, as amended) (“DPL”) when collecting, holding, processing or using Personal Data in the Dubai International Financial Centre (“DIFC”). We are equally committed to ensuring that all our employees and agents uphold these obligations.

BHSIC will collect Personal Data (as defined by the DPL) from you for the purpose of assessing your application for insurance and/or administering your insurance policy, including managing and administering any claim made by you. It is voluntary for you to provide the Personal Data requested. However, if you fail to do so, we may not be able to issue insurance cover, administer your insurance or process your claim.

Personal Data collected in DIFC by BHSIC may be transferred to other parties in order to carry out the purposes or directly related purposes for which the Personal Data was collected, such as to other BHSIC related bodies corporate, affiliates and branches; BHSIC secure data centers; reinsurers, lawyers, auditors and other professional advisors, contractors or service providers and business partners; governmental or regulatory authorities; and/or providers of risk intelligence for the purpose of customer due diligence or anti-money laundering screening (all of which may be located in DIFC or overseas). Where such a transfer is performed, it will be done in compliance with this Personal Information Collection Statement, BHSIC’s Privacy Policy and BHSIC will take appropriate steps to ensure that the overseas recipient of Personal Data is bound by legally enforceable obligations to provide a standard of protection to that Personal Data that is comparable to that of the DPL. By providing the requested Personal Data, you consent to the transfer of your data to these parties, which may be located in DIFC or overseas.

With your consent, we may also use your name, contact details and policy details to contact you with direct marketing communications regarding financial and insurance products by postal mail, email, telephone or SMS. With your consent, we may also provide your name, contact details and policy details to our related companies, who may send you direct marketing communications regarding financial and insurance products by postal mail, email, telephone or SMS. If you do not wish us to use your Personal Data in direct marketing as described above, you may exercise your opt-out right by notifying us at the address provided below.

If you wish to obtain details about the Personal Data we hold about you (including contacting us to correct or update personal information we hold about you or to withdraw you consent for us to use your Personal Data) or if you have a complaint about a breach of your privacy, please refer to our Privacy Policy available at: <https://bhspecialty.com/privacy-policy/privacy-policy-middleeast/> or contact our Privacy & Compliance Officer at asia.privacy.compliance@bhspecialty.com.