



Data Privacy Notice

The policy of Longtail Insurance Holdings Ltd. and its subsidiaries (collectively, “the Company”) is to respect and protect in accordance with applicable law the privacy of individuals whose data the Company processes during the course of its business.

This Privacy Notice sets forth at a high-level the Company’s current policies and practices with respect to:

- What personal information we may hold or collect
- How we may use your personal information
- Who we may disclose your personal information to
- Contacting us and your rights to access and update your personal information; and
- How changes to this Privacy Notice will be made.

Key Components of This Privacy Notice

What Personal Information We May Hold or Collect

- Information you supply when you directly interact with us.
- Sensitive or Special Category data may include:
 - Information relating to any potential risks or adverse findings from due diligence assessments, including criminal or fraudulent activities provided by you or third parties (such as anti-fraud agencies or other (re)insurers).
 - Information used for risk assessment or compliance checks against relevant regulatory lists.

We collect this information from the following sources:

- Information provided directly by you during inquiries or discussions related to our services.
- Data from authorised third parties who assist us in risk assessment, regulatory compliance, or investment evaluation.
- Publicly available information to help us assess potential risks and comply with regulatory requirements.



Why We Process Your Data

We process your personal data for the following purposes:

- Policy administration
- Providing payments
- Compliance with applicable laws and regulations
- For fraud prevention, Know Your Client, and Anti Money Laundering purposes

Lawful Basis for Processing

Our lawful basis for processing this data varies depending on the purpose of processing but may include:

- Performance of a contract.
- Legitimate interest for improving company efficiency
- Compliance with a legal obligation or defence of a legal claim.

Data transfers to Outsourced Service Providers/Vendors

We may transfer your personal data to third parties (primarily business partners, reinsurers, third party administrators). We are sometimes required to share data with other entities to comply with laws or regulations. Any transfers will be subject to risk assessments and, where appropriate, formal agreements to ensure the recipient provides an adequate level of protection for your data, including appropriate technical and organisational security measures.

International Transfers

The Company is located in Bermuda and the Cayman Islands. Where personal data transfers occur outside of Bermuda, they will be governed by appropriate contractual safeguards agreements.

Data Subject Rights

We observe the rights of data subject as required by applicable law. You may have the following rights depending on the circumstances of your case and applicable local law:

- **The right to access** – Individuals have the right to request and receive confirmation of whether their personal data is being processed, along with access to that data.
- **The right to rectification** – Data subjects can request corrections to any inaccurate or incomplete personal information held about them, ensuring their data is accurate and up-to-date.
- **The right to erasure** – Individuals can ask for their personal data to be deleted when it is no longer necessary for the purposes for which it was collected or if they withdraw consent.
- **The right to restrict processing** – Data subjects have the right to request a limitation on the processing of their personal data under specific conditions, allowing them to retain control over their information.
- **The right to object to processing** – Individuals can object to the processing of their personal data based on legitimate interests, particularly if they do not want their data used for direct marketing.
- **The right to data portability** – Data subjects can request that their personal data be



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transferred to another organisation or provided to them in a structured, commonly used format, facilitating data control and mobility.

- **The right to complain** - Individuals have the right to lodge a complaint with the relevant regulatory authority if they believe their data protection rights have been violated.
- **The right not to have your data sold to third parties** - Data subjects can refuse consent for their personal data to be sold or rented to third parties, safeguarding their privacy and control over personal information.

To understand or exercise your rights, please contact the Data Privacy Officer at legal@longtailre.com.

Automated Decision Making

The Company does not engage in automated decision-making or use artificial intelligence for processing personal data.

Retention Periods

We retain data only as long as necessary for processing. Our record retention policy varies by category of information and according to applicable law. A copy of our Record Retention Policy can be obtained on request.

Data Security

- We implement appropriate technical and organisational measures to ensure a level of security appropriate to the risk of processing personal data.

Notification of Changes

We may update this Privacy Notice from time to time to reflect changes in our practices or for other operational, legal, or regulatory reasons.

How to Contact Us

If you have any questions or concerns regarding the way in which your personal data has been processed, please contact the Data Privacy Officer with any data protection queries by email to: legal@longtailre.com or write to us at:

Longtail Insurance Holdings Ltd.
(Attention: Data Privacy Officer)
Wessex House, First Floor
45 Reid Street
Hamilton HM11
Bermuda

Data Protection Policy

Our Data Protection Policy, outlining the measures we have in place, can be requested from the Company's Data Privacy Officer at Longtail: legal@longtailre.com