PRAAM Intermediario de Reaseguro S.A de C.V. as mentioned in subsequent Praam is committed to protecting your privacy. Therefore, this Privacy Notice explains how Praam uses and protects the personal information we collect. This notice applies to any personal data you provide to Praam under local law as well as any personal information we obtain from other sources.

What type of personal information PRAAM collects?

We collect personal data to provide and manage our services and products. These include insurance broking, claims management, risk management consulting, other forms of insurance services (including underwriting of reinsurance products), administration of employee benefit programs and advisory services.

We may collect personal data such as name, contact details, date of birth, sex, marital status, financial data, employment data, and employee benefits. We may also collect sensitive personal information such as criminal records or personal health, professional liability, group insurance business or employee benefit programs.

When you apply for service, we will ask you to provide accurate personal data necessary to allow us to respond to your request. Thus, you consent to the collect, use, store, transfer and disclose this personal information to third parties for the purposes described in this notice.

The personal information we collect may be provided by our affiliates or third parties (such as employers, insurance companies, brokers or insurance agents, credit organizations, authorities and vehicular traffic matters, financial institutions, medical professionals, etc.). If you give us personal information of third parties (such as employees, dependents, etc.) must obtain prior consent to disclose, or transfer them to Praam.
For what purposes we use your data?

• Provide personal data and services as per your request
• Determine eligibility and process requests for products and services
• Provide personal data and services as requested by customers
• Understand and evaluate the needs of existing customers to provide products and services that meet their needs
• Conduct customer communication, service, billing and administration;
• Manage complaints
• Perform data analysis
• Obtain and update personal credit data with third parties such as credit reporting agencies (credit bureaus), where transactions occur on credit
• Conduct monitoring and training
• Develop new services
• Products and services market (subject to consent)
• Carry out necessary to fulfill contractual obligations with individuals efforts.

With your consent, we may also treat your personal data for other purposes.

Does PRAAM may disclose your personal data?

Affiliates

we will only disclose personal information to our business partners that are necessary to provide our products and services. Examples include:

• banking and financial products, agency personal information about credit and fraud agencies, debt collection, insurance, reinsurance, and corporate cash management for financial planning, investment products, trust and custody services for which you have invested.

• Insurance brokerage and insurance products - insurers, reinsurers, insurance intermediaries, other insurance reference agencies, medical providers, fraud detection agencies, our advisers, as experts, lawyers,
accountants and others involved in processing, handling and claims management.

We do not rent, sell or otherwise disclose personal information of our visitors to our website to third parties not associated with nor Praam for marketing or for your own use.

**Authorized Service Providers**

we may disclose your personal information to service providers we have retained to perform services on our own data. These service providers are by contract prohibition from using or disclosing personal information except as necessary to perform services on our behalf or to comply with legal requirements.

**Legal and Business Transfers.**

We may disclose personal information (i) if we are required to do so by law or legal process, (ii) in response to requests from authorized authorities or other official requests from the government, (iii) when the disclosure is necessary or appropriate to avoid physical harm or financial loss, (iv) if in connection with an investigation of possible unlawful activity, or (v) the new owner of the company in the event that Praam is in merger or acquisition. The disclosure of personal data may also be required for audit the company, or to investigate a complaint, or security threat.

Does PRAAM use your personal data transferred to different geographical areas?

Praam may transfer personal data across different geographical boundaries to any entity that is part of Praam or service providers in other countries or working on our behalf in accordance with applicable local laws. By providing your personal data, or using our websites, you consent to collect internationally transfer, store and process your personal data. These transfers can be subject standard contract clauses of the European Union (EU), the Marco Legal de Puerto Seguro de EE.UU. UE, or equivalent agreements or
transfer of personal data to protect the security and confidentiality of personal data.

To maintain the use and disclosure of their data, security and confidentiality policies and procedures will be maintain. You may express your refusal for your data to be processed for the purposes described above, through the mechanism outlined below:

1. If you provided your data in person, according to the mechanism of the format to be delivered at the time of application.

2. If provides data directly, is available to the following mechanism. Sending an email containing name, address, must be expressed in a clear and precise his refusal, attaching to this, simple copy of an official document proving their personality or calling (52 55) 56-89-64-16 This notice, and any amendments thereto will be available on this website or through our branches placed in reported or reported by any means of communication we have with you.