

MUNICH RE TRADING LLC
CUSTOMQUOTES WEBSITE
PRIVACY STATEMENT

This Privacy Statement applies to this CustomQuotes Website (“CustomQuotes Website” or “Website”) and describes how we may collect, use and share information that you provide when you visit this Website and/or receive our emails. This Website and its Content, as defined in the Terms of Use, is owned and operated by Munich Re Trading LLC (“Munich Re Trading”), a subsidiary of Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft in München (“Munich Re”). This Privacy Statement does not apply to the CustomQuotes Client Portal portion of the Website. The Client Portal is subject to the Munich Re Trading Privacy Statement for the CustomQuotes Client Portal.

I. Information we may collect:

When you visit our site, we may collect the IP address of the device you use to connect to the Internet. In addition, we may gather information such as what browser and which version of it you are using, the type of operating system you have, and which site you came from or advertisement you viewed or clicked on.

We may gain access to your information during the registration process, interaction with you on the telephone, with email communication, dealings with the CustomQuotes Website and/or dealings with our affiliated companies. Information that is unique to you may include personal information such as your name, company name, title, address, telephone numbers and related information. In the event you encounter a screen or page that request information you do not want to share with us, do not enter the information and do not proceed with that screen or page.

II. Use of the Collected Information.

We may use data and information to enhance our ability to provide the coverages and services we offer, which may be used to create anonymous and aggregate data, analytic tools for our own purposes, and to provide data and analysis information within our company to an affiliated entity or with a third party service provider. We may also use personal information such as your address to correspondence with you, address regular course of business matters or to deliver directly to you certain information or materials.

This information also helps us to, recognize you when you return to our site and to service your account, process applications and transactions, respond to inquiries, address customer service matters and for communication purposes directly with you.

The personal information you provide is held in a confidential manner by the business that processed your application and thereafter maintains your account. You may change or update your information in connection with your account online or by contacting our representative.

III. Use of Cookies and Data Collection Tools

- (a) A cookie is a piece of information which a web server may place on your computer when you visit a website. Cookies are commonly used by websites to improve the user experience and have not been known to transmit computer viruses or otherwise harm your computer. Many cookies last only through a single website session, or single visit. Others may have an expiration date, or may remain on your computer until you delete them.

We may use cookies for a number of purposes, to maintain continuity during a user session, to gather data about the usage of this CustomQuote Website for research, analytical purposes, to produce reports, to store your preferences for certain kinds of information and to store a certain information or encrypted identification number so that you do not have to provide this information each time you return to the Website.

Our cookies track only your activity related to your online activity on this Website, and will not track any other Internet activity. Our cookies may gather personnel information. To assist us with the uses described in this Privacy Statement, information collected through this Website including about your use of this Website, may be combined with or enhanced by other information about you that we have from this Website or other online or offline sources.

You have the option to decide how your computer will accept a cookie by configuring your preferences or options in your browser. However, if you choose to reject cookies, you may not be able to use certain features of this Website as the system may not be able to recognize and associate you with your account.

We may occasionally use other companies to set cookies on this Website and gather cookie information for us. In some cases, we may also use affiliate or third parties to operate our servers for the Website. We use the cookie information gathered by these entities in the same manner as stated above.

In addition to the information we collect from cookies, we also obtain information which you provide to use online when you use our tools and calculators or when you submit an application or other communication with us. In some cases, we retain both the cookie information and/or the information you provide to us online, such as the information to complete a transaction you requested or to keep historical records of your past transactions.

(b) Email

We use your email address to send you general notices, account information, and request your feedback or opinions. We appreciate your questions and comments about this Website and services, and welcome your email messages to mailboxes listed on this Website. We may share your messages with others within our organization, such as our personnel who are most capable of addressing the issues contained in your message. We may retain copies of your message, and may archive your message for a certain period of time, or discard it.

IV. Protecting the Information

During the course of our business, employees and representatives from specific Munich Re affiliates may have access to your technical related information. They have agreed to hold your information in a confidential manner and to comply with this Privacy Statement.

It is our policy not to disclose any of your information to third parties without your consent, unless those parties are providing services or support to us and have agreed to keep the information confidential. This may include internal audit, service provider preparing the mailing of account statements, and for related account serving matters. In the event you cease to transact business through us, we will continue to protect your information.

During the course of our business, employees and representatives from specific Munich Re affiliates may have access to your technical related information. They have agreed to hold your information in a confidential manner and to comply with this privacy policy.

We protect your nonpublic information from access by third parties by maintaining physical, electronic and procedural safeguards. We limit access to your information to those employees who are trained in proper handling of nonpublic client information and have a need to know before accessing the information in order to perform their duties.

If you provide us with personal information, we will not sell, license, transmit or disclose the information outside of Munich Re Trading LLC unless (i) you expressly

authorize us to do so, (ii) it is necessary to allow our affiliates, attorneys, adjusters, contractors, vendors or agents to provide services for us, (iii) in order to provide our products or services to you, (iv) it is disclosed to entities that perform marketing services on our behalf or to other entities with whom we have joint marketing agreements, or (v) otherwise as we are required or permitted by law.

V. *Governing Law*

You agree that your use of this Website, this Privacy Statement and/or any disputes related to any of them shall be governed in all respects by the laws of the State of Texas. Any dispute relating to the above shall be resolved solely in the state or federal courts located in Harris County in Texas. You hereby irrevocably and unconditionally consent to the jurisdiction and venue in the state and federal courts sitting in Harris County in Texas.

VI. *Contact Us*

If you have any questions about this Privacy Statement or would like to learn more about how we protect privacy, please contact us at CustomQuotes@mrtl.com. To access and update your personal information, please contact us at CustomQuotes@mrtl.com. All request must include the following information; First name, last name, and email address. While we make reasonable efforts to accommodate your request, we also reserve the right to impose certain restrictions and requirements on such access requests to our Website and accounts, and as further required by applicable laws.

VII. *Notice of Changes*

Munich Re Trading reserves the right to revise, modify, supplement or update this Privacy Statement at any time. The date of this Privacy Statement, as indicted below, shows the last time it was revised or updated. You are encouraged to review this Website periodically for changes and updates since the last time you reviewed this Privacy Statement.

I. *Date.*

The Privacy Statement was last modified January 19, 2018.

We welcome suggestions, questions and comments. Please contact us at customquotes@mrtl.com.

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