

PRIVACY AND COOKIES POLICY

MAPFRE RE, COMPAÑIA DE REASEGUROS, S.A hereinafter MAPFRE RE, with registered offices at Paseo de Recoletos nº 25, 28004, Madrid (Spain), is the owner of this website and is responsible for any personal data users may provide over this website.

Users are hereby informed and consent to having their data processed whilst browsing this webpage and those that are generated due to using it, including any communications or international transfers of data that may be made, for the purposes indicated in the section entitled ***“What is the purpose of handling your personal data?”***.

If the data thus provided refer to individuals other than the user, the user will attest to having obtained and received their prior to providing them, and to have informed them, before including them in this document, of the handling and communications purposes and of the other terms envisaged in the Additional Data Protection Information section.

Users hereby declare that they are above the age of 14. Similarly, if the data thus provided during the navigation of the webpage are from a minor, as the minor’s parent or guardian, the applicant expressly authorises the handling of the data that have been provided including any data on health, for managing the purposes specified in the information on data protection.

Users attest to the precision and veracity of the personal data thus provided, agreeing to keep them duly updated and to notify MAPFRE of any changes that may occur to them.

Use of this website is subject to the Privacy and Personal Data Processing Policy, the Conditions of Use, and the Cookies Policy detailed below. Please read them carefully. Accessing this website and using the materials contained herein means that you have previously read and accepted these terms without reservations.

INFORMATION ON DATA PROTECTION:

At MAPFRE we care about protecting your personal data and handle it with the greatest transparency. For this reason, so that you can decide how we can handle them and to know your rights, below you will find information relating to how we will handle the data that you provide to us through this website.

Who is in charge of handling your personal data?

The personal information and/or data you provide us (including any health information) are entered into a file placed under the responsibility of:

- **Identity:** MAPFRE RE, COMPAÑIA DE REASEGUROS, S.A.ID No. (CIF) A/78346558
- **Mailing address:** Paseo de Recoletos, 25, 28004 Madrid. Spain.
- **Data Protection Officer Contact Information:** DPO.NNCC@mapfre.com

Which data do we store?

MAPFRE obtains information about its users. The data we store are:

- a) The domain name of the provider (ISP) that provides them access to the network. For example, a user of provider XXX would be identified with the domain xxx.es.
- b) The date and time of access to our website.
- c) The internet address that linked to our website.

What is the purpose of handling your personal data?

MAPFRE will process any personal data submitted voluntarily during the Webpage navigation, including sensitive data, together with any data that it may obtain or generate from navigating internet websites or from other sources, for the following purposes:

- Offering user more personalised browsing.
- Preparation of statistics on the countries and servers that most often visit the website.
- Knowledge of the times of higher visit traffic to the website, as well as the performance of precise adjustments to prevent access problems.
- Knowledge of the effectiveness of the various buttons and links to our server, in order to boost those that provide the best results.
- Maintenance of a record of the user web route activity.
- Fraud prevention and investigation.
- Maintenance and integral and centralised management of its relationship with the MAPFRE Group.

This website is being measured with solutions from Google Analytics, Analytics and Doubleclick. These solutions use trademarks in the webpages and anonymous cookies to analyse information on the audience (e.g. number of visits, length of the visit, etc.), users' sociodemographic data, and records of their behaviour in our webpages (e.g. traffic sources, pages viewed, preferred sections, etc.).

Further information on Google Analytics's privacy policy can be viewed at http://www.google.com/intl/es_ALL/privacypolicy.html, Adobe Analytics' privacy policy at <https://www.adobe.com/es/privacy.html> and Doubleclick's privacy policy on <https://www.google.com/policies/technologies/ads/>.

All of the data that are collected and the processing and the purposes indicated above, are necessary or are related to the proper service and management of the webpage, and if applicable, maintenance, implementation and oversight of the relationship with MAPFRE.

How long will we keep your personal data?

The personal data thus provided will be held for a certain amount of time based on the following criteria: (i) the legal obligation to hold them; and (ii) requests for deletion from the interested party in applicable situations.

Under what authority are your data handled?

The legal basis for processing your data under the purposes included in the section entitled "*What is the purpose of handling your personal data?*" is the consent of the interested party.

Who will be the recipients of your data?

MAPFRE RE may only communicate your data for the purposes specified in the section entitled "*What is the purpose of handling your personal data?*", to other companies in the MAPFRE Group (www.mapfre.com), and its subsidiaries and investees, to the MAPFRE Foundation, and to any third parties with which it may sign collaboration agreements.

Furthermore, any company in the MAPFRE Group (www.mapfre.com), or its subsidiaries and investees may communicate these personal data to any of the aforementioned entities for the purpose of maintaining integrated and centralised management of interested parties' relationships with the various MAPFRE Group companies, and interested parties may benefit from access to their data from any of these companies, in all circumstances in accordance with the applicable personal data protection legislation, with no need for the interested parties to be notified of each first communication that is made.

As part of the communications indicated in this section, data may be transferred internationally to third-party countries or international organisations for which there may or not be a European Commission adaptation decision regarding such data. Any international transfers to countries that cannot guarantee a proper level of protection will only be made in exceptional cases where strictly necessary for the proper implementation of the contractual relationship.

What rights do you have when providing us your data?

In the terms specified in the regulations in force, all persons have the right to:

- confirm whether MAPFRE is handling personal data that may concern you, and if so, access them and any information related to their handling
- request the rectification of any imprecise data
- request the deletion of data for reasons including the data no longer being necessary for the purposes under which they were collected. In such cases, MAPFRE will stop handling the data, except to exercise or defend against any possible claims or to comply with applicable laws.
- request limits on the handling of your data. In such a case, they will only be allowed to be handled with your consent, except for storing and using them to exercise or defend against any claims, for compliance with applicable laws, or for the protection of the rights of another natural or legal person or for reasons of significant public interest in the European Union or in a certain Member State..
- oppose having your data handled. In this case, MAPFRE will stop handling your data, except for defence against potential claims or to comply with applicable laws.
- receive your personal data in an appropriate structured, commonly used and machine readable format that has been provided to MAPFRE, or to request MAPFRE transfer them to another responsible party where technically possible.

- withdraw the consent you provided, if applicable, for the purpose included in the section entitled “*What is the purpose of handling your personal data?*”, without doing so affecting the lawfulness of the data being handled as consented before consent was withdrawn.

The data holders or their legal or voluntary representatives may directly exercise the aforementioned rights of access, rectification, erasure, limitation, objection and portability by sending a written communication to the “Oficina Corporativa de Privacidad y Protección de Datos. 52 Carretera de Pozuelo, 28222 Majadahonda, Madrid, Spain.” This communication must include a copy of their national identity document or any equivalent identity document.

Applicants may submit any claims to the Spanish Data Protection Agency (*Agencia Española de Protección de Datos*), especially if they believe they have not obtained satisfaction in exercising their rights over the website that the corresponding oversight authority has provided for such purposes.

The user is understood to have been informed and to accept the conditions established above if they continue to navigate through the website, and, if applicable, if they click on the “SEND/CONTINUE/CALCULATE” button on data collection forms.

LIABILITIES

MAPFRE RE will not be held liable for the information on this website originating in sources outside the MAPFRE Group, as well as for the contents not prepared by it.

The function of the links on this webpage is exclusively to inform the user of the existence of other information sources on the matter on the Internet, where they may obtain additional data. MAPFRE RE will in no case be responsible for the result obtained through those hyperlinks.

LEGAL NOTICE

The owner of the domain is MAPFRE RE, with Tax ID number (CIF) A/78346558 registered offices at Paseo de Recoletos ,25, 28004, Madrid (Spain), and registered in the Madrid Company Register, Volume 7029, General 6026 section 3 of the Company ledger, Folio 35 Sheet 71898-1, entry 1, and it consists of websites associated with the MAPFRE domains.

CONDITIONS FOR USING THE WEBSITE

Users must agree to make good use of the website, with “good use” defined as use in accordance with the legislation in force, good faith, and public order.

Users will also agree not to use the website for fraudulent purposes and not to perform any action with intent to damage, disable or overload the website, or that may impede its normal use and functioning in any way.

Users are hereby informed that in the event of a violation of the Conditions of Use, or of the Privacy Policy or any other terms and conditions specified on the MAPFRE website, MAPFRE RE reserves the right to limit, suspend or block access to the website using any technical means it may deem necessary to achieve this.

Copyright

All rights reserved. The design of the website and its source codes, and the logos, trademarks and other distinctive signs appearing herein are property of MAPFRE and are protected by the corresponding industrial and intellectual property rights.

Except where authorised in writing by the copyright holders, any reproduction, distribution, transformation, manipulation, public communication or any other full or partial type of free or pay use of the texts or images appearing on this website or of any of the content herein, is strictly prohibited.

MAPFRE RE reserves the right to make, at any time and without previous notice, any amendments, changes, removals, or cancellations in the contents and their form of presentation that are seen fit, be it temporarily or definitively. Users should ensure that they use the updated version at all times. This power does not grant users any right to receive compensation for damages and losses.

COOKIES POLICY

MAPFRE RE uses cookies to offer users an optimal browsing experience that matches their needs, and to protect and improve the website. Please read this cookies policy carefully to inform yourself about MAPFRE's responsible cookie use, and about your options for configuring your browser and managing cookies.

What are cookies?

Cookies are small data files that are generated in users' computers that allow us to see how often they visit, the most selected contents, and the security elements that may help control access to restricted areas, in addition to displaying advertisements based on criteria defined in advance by MAPFRE RE that are activated by cookies that are used by MAPFRE RE or by third parties providing services on its behalf.

As a general rule, there are the following types of cookies:

- Depending on when they expire:
 - Session cookies: Expire at the end of a session.
 - Persistent cookies: Do not expire at the end of a session.
- Depending on where they come from:
 - Origin: Enabled by the website being navigated.
 - Third-party cookies. Cookies from other websites.
- Depending on their purpose:
 - Technical: allow navigation and use of different services.

- Personalisation: allow access to services with predefined features.
- Analysis: allow the monitoring and analysis of user behaviour.
- Advertising: allow the management of advertising spaces.
- Behavioural advertising: allow the management of advertising spaces. They store information about user behaviour.

What types of cookies do we use and why?

The following types of cookies are used on this website, for the following purposes:

1. Analytical cookies

These cookies are used for collecting statistics on user activity. The statistics they analyse include the number of users who have visited the website and the number of pages they visited, plus user activity on the website and their usage frequency.

The information that is collected is always anonymous, so that no link can be drawn between the data and the individual to which they refer.

2. Authentication cookies

These cookies are used to maintain user sessions during each visit. They predominate in private areas of the website that require a username and password for access.

3. Cookies used by social networks

These cookies make it possible for users to share contents of interest to them with their contacts in a social network by pressing the corresponding button (plug-in) inserted into the website.

These plug-ins store and access the cookies on the user's terminal, and allow the social network to identify their users when they interact with the plug-ins.

4. Cookies used by external content add-ons

These cookies are necessary for providing certain types of service, and they are stored by third parties.

This cookie category includes, for example, multi-media player cookies that are used for storing technical data in order to play video or audio contents, such as image quality, loading settings, etc.

5. Third-party cookies for personalising advertising spaces

These cookies make it possible to manage the advertising spots users see when they access the website. They are stored by third parties.

Who accesses the information from the cookies?

The information stored in the cookies is used exclusively by MAPFRE RE

Can cookies be disabled?

Except for analytical cookies, the use of cookies affects user privacy, because as a general rule, it makes it possible to relate their content to users' connecting IP addresses and other personal data, such as those provided voluntarily.

By accepting this Privacy and Cookies Policy, users consent to generating cookies for the purposes mentioned above.

The above notwithstanding, if users subsequently decide to eliminate any cookies stored on their computer that necessarily require their consent, they may do so by using the tools their browsers offer for such purposes. In this regard and depending on the browser, the following links provide the procedures for disabling cookies:

- Firefox: <http://support.mozilla.org/es/kb/habilita-y-deshabilita-cookies-que-los-sitios-we>
- Internet Explorer: <http://windows.microsoft.com/es-es/internet-explorer/delete-manage-cookies>
- Chrome: <http://support.google.com/chrome/bin/answer.py?hl=es&answer=95647>
- Safari: http://support.apple.com/kb/HT1677?viewlocale=es_ES
- Opera: <http://help.opera.com/Windows/8.54/es-ES/cookies.html#privacy-cookie>

Users who do not accept cookies or later reject them may have the functionalities of the website impaired.

Changes and updates to the cookies policy

MAPFRE RE and the companies in its group may modify this Cookies Policy in accordance with legislative or regulatory requirements, or in order to adapt the policy to instructions and recommendations set forth by regulators. It is therefore recommended to review the Cookies Policy periodically.