

NOTICE TO POLICYHOLDERS

CUSTOMER PRIVACY NOTICE

Rev

01/2025

FACTS		WHAT DOES AXA XL DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">• Social Security number and Income• Medical Information and Credit History• Transaction or Loss history and Insurance Claim History <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>		
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons AXA XL chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does AXA XL share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		YES	NO
For our marketing purposes – to offer our products and services to you		YES	NO
For joint marketing with other financial companies		YES	NO
For our affiliates’ everyday business purposes – Information about your transactions and experiences		YES	NO
For our affiliates’ everyday business purposes – Information about your creditworthiness		YES	YES
For our affiliates to market to you –		YES	YES
For our nonaffiliates to market to you –		NO	We don’t share
To limit our sharing:	<p>Call 800-242-5198 – our menu will prompt you through your choices or Contact us by email at dataprivacy@axaxl.com.</p> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>		
Questions?	Call 800-242-5198 or contact us by email at dataprivacy@axaxl.com or review our website at https://axaxl.com/privacy-notice .		

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Who we are	
Who is providing this notice?	This notice is provided by a group of affiliated companies listed below in definition of "Affiliates" which use the trade name "AXA XL".
What we do	
How does AXA XL protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does AXA XL collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for insurance Or File an insurance claim • Pay insurance Or Use your credit or debit card premiums • Provide account information <p>We also collect your personal information from others, such as credit reporting agencies, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes- information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>AXA XL is a trade name used by a group of companies. Our affiliates include</i> Allied Specialty Insurance, Inc., Global Asset Protection Services, LLC, Greenwich Insurance Company, Indian Harbor Insurance Company, T.H.E. Insurance Company, X.L. Global Services, Inc., XL Insurance America, Inc., XL Reinsurance America Inc., XL Specialty Insurance Company, AXA XL Insurance Company Americas, AXA Insurance Company, Complex Risk & Associates, LLC, Global Ag Insurance Services, LLC
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include</i> managing general agents, third party claims administrators, independent adjusters, law firms, insurance companies, mortgage companies, and direct marketing companies.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include Insurance Brokers, Agents and Program Managers.

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Other important information

For California Residents only. We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law. We will limit sharing among our affiliates to the extent required by California law. We do not share information about creditworthiness except as permitted by law. For further information visit our website at <https://axaxl.com/privacy-notice>.

You have the right to submit a written request to access, correct, amend, or delete certain personal information we collect about you. To submit a request please write your request and send it by email at dataprivacy@axaxl.com or call 800-242-5198. You have the right to receive a response to your request within 30 business days of the date of the submission of your request to access, correct, amend, or delete your personal information. If we refuse your request, you have the right to file a statement regarding what you believe to be accurate and fair information and why you disagree with our response. For more information see <https://axaxl.com/privacy-notice-united-states>.

For Massachusetts Residents only. You may ask in writing for the specific reasons for an adverse underwriting decision. An adverse underwriting decision is where we decline your application for insurance, offer to insure you at a higher than standard rate or terminate your coverage.

For Nevada Residents only. We are providing you this notice under state law. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: aginfo@ag.nv.gov; AXA XL contact address: 100 Constitution Plaza Hartford, CT, 06103, 800-242-5198 or contact us by email at dataprivacy@axaxl.com.

For North Dakota Residents only. We will not share information we collect about you with nonaffiliated third parties, except as permitted by North Dakota law. We will limit sharing among our affiliates to the extent required by North Dakota law. For further information visit our website at <https://axaxl.com/privacy-notice>.

For Vermont Residents only. Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our affiliates, unless the law allows. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found on our website, <https://axaxl.com/privacy-notice>, or by calling 800-242-5198 or contact us by email at dataprivacy@axaxl.com.

For Insurance Customers in AZ, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR and VA only. The term "Information" in this section means customer information obtained in an insurance transaction. We may give your Information to state insurance officials, law enforcement, group policy holders about claims experience or auditors as the law allows or requires. We may give your Information to insurance support companies that may keep it or give it to others. We may share medical information, so we can learn if you qualify for coverage, process claims or prevent fraud or if you say we can. To see your Information, submit a request by calling 800-242-5198 or by email at dataprivacy@axaxl.com. You must state your full name, address, the insurance company, policy number (if relevant) and the Information you want. We will tell you what Information we have. You may see and copy the Information (unless privileged) at our office or ask that we mail you a copy for a fee. If you think any Information is wrong, you must write us. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement. For more information see <https://axaxl.com/privacy-notice-united-states>.