

## Luxembourg Professional Secrecy

All insurance industry professionals in Luxembourg are required to maintain the confidentiality of the information entrusted to them during the exercise of their mandate or as part of their professional duties.

If you are a policyholder insured by Tokio Marine Europe S.A. (TME), you accept that TME may outsource certain services, activities or tasks to external providers (Service Providers). These external providers may, or may not, be located in and regulated by the Grand-Duchy of Luxembourg.

This means that documents, personal data and confidential information disclosed by the policyholder, the beneficiaries or any other person acting on the customer's side of the insurance relationship may be shared with these service providers during the entire term of the insurance contract. Service providers are themselves either subject to an obligation of professional secrecy or bound by a confidentiality agreement.

In compliance with our professional secrecy obligations under Article 300 of the Luxembourg Act of 7 December 2015 on the insurance sector, as amended (the "Insurance Sector Law"), we are providing the following information about the types of services we may outsource to Service Providers, the types of information that may be transmitted to Service Providers, and the countries in which Service Providers may be located.

### Type of services outsourced

The types of services that we may outsource include all tasks necessary to perform the offer, distribution, management and termination of our insurance products or services, as well as the compliance with our obligations under corporate governance and regulatory provisions.

Such tasks include insurance distribution, underwriting support, client on-boarding, policy administration, claims handling, client contact and relationships, legal assistance, actuarial and reserving, finance and accounting, risk management, compliance, HR/administration, IT, regulatory reporting and internal audit.

### Type of information transmitted

TME may communicate to Service Providers information provided to TME by intermediaries/ policyholders/ insureds which may identify the policyholder/ insured, a beneficiary under the policy or an authorised representative of the policyholder/ insured.

This includes personal data, documents and information including medical or sensitive data, as well as business data including data not publicly available.

### Countries where the service providers are located

Countries in the European Economic Area.

Locations of service providers outside of the EU are available on request but will include the UK, US, and Japan.

---