CATASTROPHE INDICES AND QUANTIFICATION INC. PRIVACY NOTICE

Effective Date: November 3, 2026

1. Introduction

Catastrophe Indices and Quantification Inc. ("**CatIQ**", "**we**", "**us**" or "**our**") is committed to protecting the privacy of individuals whose personal information we collect, use, disclose, store, or otherwise process in connection with our business operations, services, and website.

This Privacy Notice explains how CatIQ collects, uses, discloses, retains, and protects personal information and describes the rights available to individuals under Canada's **Personal Information Protection and Electronic Documents Act (PIPEDA)** and other applicable privacy laws.

By using our website, communicating with us, or using our services, you acknowledge that you have been informed of the practices described in this Privacy Notice.

CatIQ's services and website are not directed to children and CatIQ does not knowingly collect personal information from children except as permitted by law.

CatIQ does not currently use personal information to make solely automated decisions that produce legal or similarly significant effects on individuals.

2. Accountability and Contact Information

CatIQ is responsible for personal information under its control and has designated a Privacy Officer who is accountable for CatIQ's compliance with applicable privacy legislation.

If you have questions regarding this Privacy Notice or wish to exercise your privacy rights, please contact:

Privacy Officer
Catastrophe Indices and Quantification Inc.

PO Box 93184
Burlington, Ontario L7M 4A3
Canada

Email: privacy@catiq.com

3. What Is Personal Information?

"**Personal information**" means information about an identifiable individual.

Personal information generally includes information such as:

- Name;
- Business or personal contact information;
- Email address;
- Telephone number;
- Address;
- Professional or employment information;
- Financial or payment information;
- Identification information;
- Records of communications and correspondence;
- Online identifiers, including IP addresses where such information can reasonably be associated with an identifiable individual.

Personal information does not generally include business contact information used solely for professional purposes where permitted by applicable law.

4. Personal Information We Collect

Website Use

When you visit our website, we may automatically collect through server logs, cookies and technical information, including:

- The fact that you have accessed the Website

- The name of your Internet Service Provider
- IP address of the computer, mobile device or other device (this could be a mobile telephone) requesting access;
- Browser type and version;
- The site from where you came to the Website (referring website);
- The name and URL of the accessed file (URL means Uniform Resource Locator);
- The transfer protocol used;
- Device information;
- Operating system;
- Date, time and duration of access;
- Pages viewed;
- Website navigation information;
- Access logs and security-related information.

This information is used for statistical purposes and to:

- Operate and secure the website;
- Diagnose technical issues;
- Monitor website performance;
- Conduct analytics and statistical reporting;
- Improve user experience.

Information You Provide

Information submitted through our website is transmitted using industry-standard encryption technologies designed to protect information during transmission.

When contacting us through email, forms, or other communication channels, we may collect:

- Name;
- Organization;
- Email address;
- Telephone number;
- Job title;
- Information contained in your inquiry or correspondence.

Business Relationships

When establishing or maintaining a business relationship, we collect personal information to the extent permitted by the applicable data protection legislation, such as:

- Contact details;
- Business information;
- Contractual information;
- Billing and payment information;
- Professional credentials;
- Compliance or due diligence information;
- Records relating to services provided.

We collect only the personal information reasonably necessary for identified business purposes. You are not required to provide personal information to browse most areas of our website. However, certain services, communications or business interactions may require the provision of personal information.

5. Sources of Personal Information

CatIQ may collect personal information from a variety of sources, including:

- directly from individuals;
- from employers, customers, suppliers or business partners;
- from publicly available sources;

from service providers and other third parties where permitted by applicable law.

6. Purposes for Collecting, Using and Disclosing Personal Information

CatIQ collects, uses, and discloses personal information in accordance with applicable data protection legislation, for purposes including:

- Performance of services, including the preparation, execution and administration of offers, contracts, transactions, products and services;
- Maintenance, administration and development of client, supplier, business partner and other business relationships;
- Responding to inquiries, requests and communications;
- Processing transactions and payments;
- Conducting due diligence, compliance checks and other related business activities;
- Maintaining records relating to customers, suppliers, business partners and other stakeholders;
- Preparation and organization of meetings, events, promotions and other business communications;
- Advertising and marketing activities, including the delivery of marketing communications where permitted by applicable law;
- Development, operation, management, maintenance and improvement of our websites, digital offerings, IT infrastructure and other systems;
- Management of information security, cybersecurity and the protection of our systems, services and data;
- Conducting business analytics and improving our products, services and operations;
- Compliance with legal, regulatory, accounting, audit and reporting requirements, as well as internal rules and policies.

CatIQ identifies the purposes for collecting personal information at or before the time of collection unless otherwise permitted or required by law.
Commercial electronic messages will be sent in accordance with applicable anti-spam legislation and any applicable consent requirements.

7. Consent

CatIQ generally collects, uses and discloses personal information with an individual's knowledge and consent, except where consent is not required or permitted by applicable law.

Depending on the circumstances, consent may be express or implied, taking into account:

- the sensitivity of the information;
- the reasonable expectations of the individual; and
- the purposes for which the information is collected, used or disclosed.

CatIQ may rely on legal exceptions to consent where permitted under applicable privacy legislation, including where collection, use or disclosure is necessary for:

- fraud prevention or investigation;
- compliance with legal or regulatory requirements;
- debt collection;
- investigations or legal proceedings; or
- other circumstances authorized by applicable law.

Subject to legal, contractual or regulatory restrictions and reasonable notice, individuals may withdraw their consent to the collection, use or disclosure of personal information. Withdrawal of consent may affect CatIQ's ability to provide certain services or maintain a business relationship. Withdrawal of consent does not affect the lawfulness of any collection, use or disclosure that occurred prior to the withdrawal.

8. Disclosure of Personal Information

CatIQ may disclose your personal information for the purposes set out above within the framework of the applicable data protection legislation to the following categories of third parties (hereinafter "**recipients**") who process personal information on our behalf or who receive personal information where necessary to provide services, fulfil legal obligations or support our business operations:

- Service providers;
- Cloud and technology vendors;
- IT support providers;
- Professional advisors, including lawyers, auditors, and accountants;
- Business partners, consultants and contractors;
- Affiliates within the CatIQ group;
- Financial institutions;
- Industry organizations, trade associations and similar professional bodies;
- Regulatory authorities;
- Government agencies;
- Courts, tribunals, and law enforcement authorities;
- Other parties where disclosure is required or permitted by law.

Recipients may receive personal information only to the extent necessary for service delivery, IT support, payment processing, legal compliance, corporate transactions or other legitimate

business purposes described in this Privacy Notice and are obliged to fully comply with confidentiality and applicable data protection legislation at all times and to implement the appropriate technical and organizational measures to secure the personal information and to protect it against unauthorized or unlawful processing, accidental loss, alteration, disclosure, or access. Where third parties process personal information on CatIQ's behalf, CatIQ remains responsible for the personal information and uses contractual and other measures designed to provide a level of protection appropriate to the sensitivity of the information.

9. Cross-Border Processing and Transfers

Personal information may be processed or stored by CatIQ or its service providers outside your province and outside Canada, including in Switzerland and other jurisdictions where CatIQ or its service providers operate. CatIQ assesses the privacy and security practices of its service providers and implements contractual and other safeguards designed to protect personal information when it is transferred across borders.

Personal information transferred to another jurisdiction may be subject to the laws of that jurisdiction and may be accessible to courts, law enforcement agencies or regulatory authorities in accordance with local laws.

When personal information is transferred to Switzerland or another jurisdiction, CatIQ implements contractual and other safeguards designed to provide a level of protection appropriate to the sensitivity of the information.
Individuals may contact the Privacy Officer for further information regarding CatIQ's policies and practices relating to the use of service providers located outside Canada.

10. Retention of Personal Information

CatIQ retains personal information only for as long as necessary to:

- Fulfil the purposes for which it was collected;
- Satisfy legal, regulatory, accounting, tax, audit, or reporting requirements;
- Resolve disputes;
- Enforce agreements;
- Protect CatIQ's legitimate business interests.

Retention periods vary based on the nature of the information, applicable legal requirements and business needs.

When personal information is no longer required, it is securely deleted, anonymized, or destroyed as appropriate.

11. Privacy Breaches

Where required by applicable law, CatIQ will notify affected individuals and applicable regulators of a breach of security safeguards involving personal information where such breach creates a real risk of significant harm. CatIQ maintains records of security breaches involving personal information as required by applicable law.

12. Cookies and Similar Technologies

Our website uses cookies and related technologies.

Cookies may be used to:

- Enable website functionality;
- Improve usability and performance;
- Remember user preferences;
- Analyze website traffic;
- Enhance security.

Where required by applicable law, CatIQ will obtain consent before placing non-essential cookies on your device.

Most browsers allow users to control or disable cookies through browser settings. However, disabling cookies may affect website functionality.

For more information (also identifying categories of required cookies, analytics cookies, functionality cookies and marketing cookies), please refer to our Cookie Policy.

13. Security Safeguards

CatIQ maintains administrative, technical, and physical safeguards designed to protect personal information against:

- Unauthorized access;
- Unauthorized disclosure;
- Loss;
- Theft;
- Misuse;
- Alteration;
- Destruction.

Safeguards may include:

- Access controls;
- Encryption;
- Secure networks;
- Monitoring and logging;
- Employee confidentiality obligations;
- Vendor-management procedures;
- Information-security policies and training.

While no system can be guaranteed to be completely secure, CatIQ uses reasonable measures appropriate to the sensitivity of the information.

14. Your Privacy Rights

Subject to applicable law, you may have the right to:

- request access to information regarding the existence, use and disclosure of your personal information, and obtain access to such information;
- request correction of inaccurate or incomplete personal information;
- withdraw consent, subject to legal or contractual restrictions;
- inquire about CatIQ's privacy practices; and
- make a complaint concerning CatIQ's handling of personal information.

Individuals located in certain jurisdictions may have additional rights under applicable privacy legislation.
You can enquire about your rights, which are applicable to you, by contacting CatIQ using the details listed in Section 2. CatIQ may need to verify the identity of the individual before processing a request. CatIQ will respond to access and correction requests within 30 days, or provide notice of an extension where additional time is required.

15. Openness

CatIQ makes information available concerning its policies and practices relating to the management of personal information.

Upon request, individuals may obtain information regarding:

- The categories of personal information maintained by CatIQ;
- How such information is used;
- The categories of service providers involved in processing;
- Retention practices;
- Available privacy rights;
- Procedures for submitting privacy requests or complaints.

16. Complaints

Questions, concerns, or complaints regarding CatIQ's privacy practices should first be directed to the Privacy Officer.

If you are not satisfied with CatIQ's response, you may contact the Office of the Privacy Commissioner of Canada or another privacy regulator having jurisdiction over your complaint.

17. Changes to This Privacy Notice

CatIQ may amend this Privacy Notice from time to time to reflect changes in legal requirements, business operations, technologies, or privacy practices.

The current version of this Privacy Notice will always be available on our website.

Version: 1.0
Effective Date: November 3, 2026