

Legal Notice - Terms & Conditions of Use

Welcome to the Website for the TransRe Group ("Website")").

This page describes the terms and conditions under which Transatlantic Holdings, Inc. and all subsidiaries, affiliates companies and branch offices (collectively "TransRe") provides information on our Website, as well as the terms and conditions governing your use of our Website. It is important that you read these Terms & Conditions of Use carefully. By accessing the TransRe Website, you are agreeing to be bound by these Terms & Conditions of Use, without limitation or qualification, as well as all applicable laws and regulations. If you do not agree to be bound by these Terms & Conditions of Use, do not access or use our Website. Please review these Terms & Conditions of Use each time you access this Website since we reserve the right to revise them from time to time without notice. By continuing to access or use our Website after we post an update to the Terms & Conditions of Use, you are agreeing to be bound by the revised terms.

COMPANY INFORMATION AND WEBSITE OPERATION

The TransRe Group is a leading international reinsurance organization The TransRe Group is a leading international reinsurance organization with operations worldwide. Through TransRe.com you may link to other websites operated by ("TransRe"). If a TransRe subsidiary or affiliate has its own specific Terms & Conditions of Use, the provisions of those terms will apply to your use of their website.

NOT AN OFFER

This Website is provided for informational purposes only. No information on this Website should be considered a solicitation, offer or recommendation to enter into any transactions or an offer to sell any of our products or services or to conclude any legal act of any kind. The information on this Website should not be considered legal, tax, business; financial or accounting advice and you should not construe it as such.

PRODUCTS AND SERVICES

The descriptions of products and services on our Website are intended to provide only general information and are not intended to be a complete description of all terms, conditions, and exclusions in the subject contracts, nor are they intended to be relied upon by potential insureds, reinsured or third-parties. Our Insurance and Reinsurance products may not be available in all states or countries. The Specific terms and conditions of our products available in one state or country may vary from those available in another. By providing material on our Website, TransRe does not promise that the materials will be available to you or that you will qualify for the products or services we offer. You should not consider any materials on this site a substitute for the exercise of your own judgment. Any opinions or information are subject to change without notice and may differ or be contrary to opinions expressed by other business units or companies within the TransRe Group as they may be based on different assumptions and criteria. Be aware that the information provided on this Website may change at any time and we are not under any obligation to update or keep any information current. TransRe does not market directly to the members of the General Public. Links or other contact information may be provided elsewhere on this site for accessing a service provider who can assist you with inquiries about our products and services.

NO LIABILITY

YOU AGREE THAT YOUR USE OF OUR WEBSITE (OR ANY LINKED WEBSITE) AND ITS CONTENT IS AT YOUR SOLE RISK. THE MATERIALS ON OUR WEBSITE ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. TRANSRE, ANY SERVICE PROVIDERS AND CONTENT PROVIDERS, EACH DISCLAIM, TO THE FULLEST EXTENT PERMITTEDBY LAW, ALL WARRANTIES, EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, TITLE OR NON-INFRINGEMENT. TRANSRE, ITS SERVICE PROVIDERS AND CONTENT PROVIDERS, DO NOT WARRANT THAT YOUR USE OF OUR WEBSITE OR ANY WEBSITE LINKED TO OR FROM THISSITE WILL BE UNINTERRUPTED, ERROR-FREE, FREE FROM VIRUSES, WORMS,



TROJAN HORSES, MALICIOUS CODES AND OTHER ITEMS OF A DESTRUCTIVE NATURE OR THAT THEY WILL BE COMPATIBLE WITH YOUR COMPUTER, THAT DEFECTS WILL BE CORRECTED, OR THAT THE WEBSITE OR THE SERVER THAT MAKES IT AVAILABLE ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS.TRANSRE, ITS SERVICE PROVIDERS AND CONTENT PROVIDERS, DO NOT WARRANT OR MAKE ANY REPRESENTATIONS REGARDING YOUR USE OR THE RESULTS OF YOUR USE OF THE MATERIALS ON OUR WEBSITE OR ANY LINKED SITE IN TERMS OF THEIR CORRECTNESS, ACCURACY, RELIABILITY, USEFULNESS, AVAILABILITY, QUALITY OR OTHERWISE. THE INFORMATION AND DESCRIPTIONS CONTAINED THEREIN ARE NOT NECESSARILY INTENDED TO BE COMPLETE DESCRIPTIONS OF ALL TERMS, EXCLUSIONS AND CONDITIONS APPLICABLE TO THE PRODUCTS AND SERVICES, BUT ARE PROVIDED SOLELY FOR GENERAL INFORMATIONAL PURPOSES. PLEASE ALSO REVIEW THE DISCLAIMERS FOUND ON OTHER DOCUMENTS FOUND ON OUR WEBSITE (SUCH AS ON PRESS RELEASES, OR ON INFORMATION PROVIDED BY THIRD PARTIES).

LIMITATION OF LIABILITY

Under no circumstances, including, but not limited to, negligence, will TransRe, or any Service Provider or Content Provider or their directors, officers, employees or agents be liable for any direct, incidental, special, consequential, indirect, or punitive damages whether to you or for damage to your computer equipment that results from your Access to, use of, or browsing on our Website or any linked site or your downloading of any materials, data, text, images, video, or audio or obtaining products or services described on the Website, even if TransRe, its Service Provider, Content Providers or a TransRe authorized representative has been advised of the possibility of such damages. The limitations contained in these Terms & Conditions will apply regardless of the form of action, whether in contract, tort or strict liability, and regardless of the nature or number of claims or actions. In no event will TransRe, its Service Providers or Content Providers' total liability to you for all damages, losses, and causes of action exceed the amount paid by you, if any, for accessing our Website. You hereby waive any and all such claims against TransRe, its Service Providers or Content Providers. You agree that the limitations described above are fundamental elements of these Terms & Conditions of Use and that we would not provide you with access to our Website and its materials, information or content absent such limitations.

INDEMNITY

You agree to defend, indemnify and hold TransRe and their Service Providers or Content Providers harmless from any losses, damages, claims or liabilities of any nature, or any liability to third parties, including reasonable attorneys' fees, arising from or related to your use of our Website or any Website content or your breach of our Privacy Policy (also posted on this Website) or these Terms & Conditions of Use, whether caused by your negligence, intentional acts or otherwise.

RE TRICTIONS ON USE OF THIS WEBSITE

Except as otherwise expressly permitted by TransRe or the Content Owner, no materials from this Website or any other website owned, operated, licensed or controlled by TransRe may be copied, reproduced, republished, uploaded, posted, transmitted, or distributed in any way. You may not distribute, modify, transmit, reuse, repost, or Use the content of our Website for public or commercial purposes, including the text, images, audio, and video without TransRe or the Content Owner's written permission. You may not post on or transmit through our Website any unlawful, harmful, threatening, abusive, harassing, defamatory, vulgar, obscene, sexually explicit, profane, hateful, racially, ethnically, or otherwise objectionable material of any kind, including any material that encourages conduct that would constitute a criminal offense, give rise to civil liability, or otherwise violate applicable laws. TransRe neither warrants nor represents that your use of materials displayed on this Website will not infringe the rights of third parties. The permission to use our Website automatically terminates if you fail to comply with any provision of these Terms & Conditions of Use or our Privacy Policy (which is also posted on this Website). Further, TransRe reserves the right to prevent you from accessing our Website or the content for any or no reason, including, without limitation, your failure to comply with any provision of these Terms & Conditions of Use or our Privacy Policy.

TransRe reserves the right to alter or discontinue this Website or any of its features or contents in any way, at any time, for any or no reason, without prior notification.



JURISDICTIONAL ISSUES

These Terms & Conditions of Use will be construed, enforced and performed in accordance with the law of the State of New York and the United States of America without reference to principles of conflict of laws. Those who choose to access our Website proceed on their own initiative and are responsible for compliance with all applicable laws. Our Website is not intended for use in any state or country where the distribution of its information or functionality is contrary to law, nor does it apply to any person in a state or country where distribution of the particular materials is prohibited without licensure or regulatory approval. TransRe does not imply that the materials on this Website or its products are available in all states or countries.

OWNERSHIP OF INFORMATION

Any information, other than personal data or information, you transmit to us via our Website, by electronic mail or Otherwise, including data, questions, comments, or suggestions will be treated as non-confidential and non-proprietary and will become the property of TransRe. Such information, other than personal data, may be used for any purpose, including, but not limited to, reproduction, solicitations, disclosure, transmission, publication, broadcast, and posting. TransRe is free to use any ideas, concepts, 'know-how', or techniques contained in any communication you send to us via our Website or by any other means for any purpose whatsoever, including, but not limited to, developing and marketing products or services using such information.

INTELLECTUAL PROPERTY

All Intellectual Property (including copyrights, trademarks, service marks, database rights, patents, designs, know-how, confidential information and other proprietary rights) in the pages or material available on our Website belongs to TransRe or their Service Providers or other third parties. You will not acquire by using our Website, any rights, title or interest in any of the Intellectual Property Rights in the Content or our Website. Nothing contained on our Website should be construed as granting, by implication, estoppel, or otherwise, any license or right to use any such Intellectual Property without the written permission of TransRe, the Service Provider or Content Provider. Your use of the Intellectual Property displayed on our Website, or any other content on our Website, except as otherwise provided, is strictly prohibited. You may not distribute, modify, transmit, reuse, repost, or use the content of our Website for public or commercial purposes without TransRe's the Service Provider or Content Provider's written permission. If permission is granted you must retain all trademark, service mark, copyright or other proprietary notices.

Images displayed on our Website are either the property of, or used with permission by, TransRe, the Service Provider or Content Provider. The use of these images by you, or anyone else authorized by you, is prohibited unless specifically permitted by TransRe, the Service Provider or Content Provider. Any unauthorized use of images may violate copyright, trademark, privacy, publicity laws, or the other laws. Please see the contact information for any third party content provided on this Website. Inquiries concerning the use of TransRe, the Service Provider or Content Provider trademarks, service marks, copyrights or other intellectual property can be sent by mail to Transatlantic Reinsurance Company, General Counsel's Office, One Liberty Plaza, 165 Broadway 16th floor, New York NY 1006 U.S.A. or sent via email to Webmaster@transre.com.

LINKS TO AND FROM THIRD-PARTY WEBSITES

OUR WEBSITE MAY CONTAIN LINKS TO OR FROM SITES WHICH WE DO NOT MAINTAIN OR CONTROL. WE PROVIDE THESE LINKS SOLELY FOR YOUR INFORMATION. OUR INCLUSION OF THESE LINKS DOES NOT MEAN WE APPROVE OR ENDORSE ANY OF THESE WEBSITES OR THEIR CONTENT. WE DO NOT OWN, OPERATE, CONTROL OR REVIEW THE INFORMATION, PRODUCTS, SERVICES, CONTENT OR OPERATION OF THESE LINKED SITES. SIMILARLY THE PRESENCE OF ANY LINK DOES NOT MEAN THAT IT IS AN ENDORSEMENT OR ASSOCIATION OF THESE EXTERNAL WEBSITES OR THE COMPANIES OR ORGANIZATIONS THAT OPERATE THEM. WE ARE NOT RESPONSIBLE FOR, ACCEPT NO LIABILITY FOR, AND DO NOT MAKE ANY REPRESENTATION OR WARRANTY REGARDING THE COMPLETENESS, ACCURACY, RELIABILITY, USEFULNESS, AVAILABILITY, QUALITY, TITLE, OR OWNERSHIP OF SUCH SITES OR THEIR PRODUCTS OR SERVICES OR THE SECURITY OF SUCH SITES OR OF THE RESULTS TO BE OBTAINED FROM YOUR USE OF SUCH SITES OR THEIR PRODUCTS OR SERVICES. WE HAVE NO KNOWLEDGE OF AND ARE NOT RESPONSIBLE FOR THE LINKED SITES DATA COLLECTION, PRIVACY OR SECURITY PRACTICES OR FOR ANY TRANSMISSION TO OF FROM THE LINKED SITES, OR ANY INFORMATION YOU PROVIDE ON SUCH SITES. TRANSRE HEREBY DISCLAIMS ALL LIABILITY REGARDING YOUR USE OF ANY LINKED SITE, AS WELL AS ANY LINK IN A LINKED SITE. IF YOU ACCESS SUCH LINKED SITES YOU DO SO ENTIRELY AT YOUR OWN RISK. WE ENCOURAGE YOU TO CAREFULLY REVIEW THE



TERMS & CONDITIONS AND PRIVACY POLICY OF EVERY WEBSITE YOU VISIT AND ANY QUESTIONS SHOULD BE DIRECTED TO THE OWNER OF THE SITE.

RECRUITMENT

The Career page of our Website describes open positions with our companies. If you decide to apply for a position, we will use your curriculum vitae and any other information you provide to us solely for considering your application for employment. Please read our Privacy Policy if you have any questions about how we use your personal data. In acknowledging your application we are not verifying content, accepting applications or making an offer of employment. Our companies are not obligated to accept any application for employment.

The TransRe companies are equal opportunity employers (in accordance with applicable legislation). They do not discriminate on the grounds of gender, race, ethnic origin, age, religion, sexual orientation, disability or any other bass covered by local legislation. All employment related decisions are based on merit.

FORWARD-LOOKING STATEMENTS

The Websites of TransRe may contain forward-looking statements. Forward looking statements provide current expectations of future events based on certain assumptions and include any statement that does not directly relate to a historical or present fact. While such statements may represent our best judgment and expectations at the time, various risks, uncertainties and other important factors could cause actual developments and results to differ materially from our expectations. Therefore, please do not place reliance on forward-looking statements of any TransRe Website.. We are under no obligation to update or alter forward looking statements on our Website whether as a result of new information, future events or otherwise.

PRIVACY

By using our Website, you understand and agree that we may process your personal data as described in our Privacy Policy. Our Privacy Policy which is included in these Terms & Conditions of Use by reference is included on another page of this Website. You agree that you will comply with any applicable data protection laws in performing your obligations to us and in using our Website.

GENERAL

TransRe may exercise its rights under these Terms & Conditions of Use as often as necessary. Our rights are cumulative and not exclusive of other rights or remedies provided by law. Our rights may only be waived by an officer of TransRe in writing and any such waiver must be specific.

If any provision of these Terms & Conditions of Use is or becomes illegal, invalid or unenforceable in any state or country, it will not affect the legality, validity or enforceability of any other provision in that same state or country or of that same or other provision in any other jurisdiction. Our failure or delay in enforcing any of our rights will not be a waiver of our right to enforce such right at another time.

CONTACT

If you have any questions about these Terms & Conditions of Use, please contact us by mail at Transatlantic Reinsurance Company, General Counsel's Office, One Liberty Plaza, 165 Broadway 16th floor, New York NY 1006, U.S.A. or sent via email to Webmaster@transre.com.

Copyright © 2018 Transatlantic Holdings, Inc. All rights Reserved.

