



Personal Data Processing and Protection Policy

UIB Miami Reinsurance Brokers Inc.

1. General Provisions

UIB Miami (hereinafter referred to as the “Company” or “UIB Miami”) adopts this Personal Data Processing and Protection Policy (the “Policy”), which shall be applied by all its employees, officers, contractors, and authorized third parties regarding the collection, storage, use, circulation, transfer, transmission, and deletion of personal data.

This Policy is issued in compliance with international standards and regulatory frameworks concerning personal data protection, including the European Union’s General Data Protection Regulation (GDPR), where applicable, as well as internationally recognized privacy principles.

2. Data Controller

Entity: UIB Miami
Address: Miami, Florida, United States
Email: uib.miami@uiblatam.com
Website: www.uibmiami.com

UIB Miami shall act as the Data Controller of the personal data collected through its website and other authorized channels.

3. Definitions

For the purposes of this Policy, the following definitions, aligned with international standards, shall apply:
Authorization (Consent): The prior, express, and informed consent of the Data Subject for the processing of their personal data.

Personal Data: Any information that identifies or may directly or indirectly identify a natural person.

Sensitive Data: Information revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, health data, biometric data, or any other information whose misuse may result in discrimination or risk.

Data Subject: The natural person whose personal data is subject to Processing.

Processing: Any operation or set of operations performed on personal data, such as collection, storage, use, circulation, transfer, or deletion.

Data Processor: A natural or legal person that processes personal data on behalf of the Data Controller.



International Transfer: The transmission of personal data to third parties located outside the country of residence of the Data Subject or the Data Controller.

4. Principles Applicable to Data Processing

UIB Miami shall apply the following principles:

Lawfulness: Processing shall be carried out in accordance with applicable law.

Purpose Limitation: Processing shall be conducted for a legitimate, specific, and informed purpose.

Consent: Processing shall be carried out with the Data Subject's authorization, except where legal exceptions apply.

Proportionality and Data Minimization: Data shall be adequate, relevant, and limited to what is necessary.

Data Quality and Accuracy: Data shall be accurate, complete, and kept up to date.

Transparency: Data Subjects shall have access to information regarding the processing of their data.

Security: Reasonable technical and administrative measures shall be implemented.

Confidentiality: Non-public information shall remain confidential.

Accountability: UIB Miami shall be able to demonstrate compliance with this Policy.

5. Contents of the Databases

UIB Miami's databases may include, among other information:

- Full name
- Identification type and number
- Contact information (email address, telephone number, mailing address)
- Country of residence
- Academic, professional, or employment information
- Information required for admission, contact, or hiring processes.

Sensitive data shall only be processed with the express authorization of the Data Subject and when strictly necessary.

6. Processing and Use of Personal Data

UIB Miami may process personal data for the following purposes:

- a) To perform contractual or pre-contractual relationships with students, clients, suppliers, partners, and employees.



- b) To manage academic, administrative, commercial, and institutional processes.
- c) To respond to requests for information or contact.
- d) To send institutional, academic, or informational communications through physical or electronic means.
- e) To conduct recruitment, onboarding, and employment management processes.
- f) To comply with legal, regulatory, and reporting obligations.

Personal data shall not be sold, licensed, or commercialized.

7. Purpose of Processing

The information collected is intended to support the proper development of UIB Miami's institutional activities and to ensure compliance with legal, administrative, accounting, tax, academic, and contractual obligations.

8. International Data Transfers

UIB Miami may carry out international transfers of personal data, ensuring that:

The recipient country provides an adequate level of data protection; or Appropriate contractual clauses, technical and organizational safeguards, and internationally recognized transfer mechanisms are implemented (e.g., GDPR Standard Contractual Clauses).

9. Rights of Data Subjects

Data Subjects may exercise the following rights:

- Access their personal data.
- Rectify inaccurate or incomplete informationRequest the deletion of their data, where applicable
- Object to or restrict processingRequest data portability (where applicable)
- Withdraw consent at any time.

Requests may be submitted to the email address indicated in this Policy.

10. Procedure for Inquiries and Complaints

Requests shall include:

- Identification of the Data Subject
- A clear description of the request
- Contact details



UIB Miami shall address inquiries and complaints within a reasonable period in accordance with applicable regulations and shall notify the Data Subject of any justified extension.

11. UIB Miami's Obligations

UIB Miami undertakes to:

- Guarantee the exercise of Data Subjects' rights.
- Implement appropriate security measures
- Maintain the confidentiality of information
- Address inquiries and complaints in a timely manner.
- Report security incidents when legally required.

12. Security Measures

UIB Miami shall implement reasonable technical, human, and administrative measures to protect personal data, including access controls, internal policies, staff training, and information security protocols.

13. Retention and Storage of Information

Personal data shall be retained only for as long as necessary to fulfill the purposes of Processing or for the duration of any legal or contractual obligation. Once the purpose has been fulfilled, the data shall be deleted or anonymized.

14. Amendments to the Policy

UIB Miami may amend this Policy at any time. Any modifications should be published on the website and shall become effective upon publication.

15. Contact Information

For inquiries, requests, or complaints related to personal data protection:

✉ Email: uib.miami@uiblatam.com