

| Purpose of Processing | Type of Information Collected | Legal Grounds | Disclosures |
|---|---|---|---|
| Quotation/Inception | | | |
| Establishing a client relationship, including fraud, anti-money laundering and sanctions checks | <ul style="list-style-type: none"> Individual details Risk details Policy information Credit and anti-fraud data Special categories of personal data | <ul style="list-style-type: none"> Performance of our contract with the individual (if he/she is the client) Compliance with a legal obligation Legitimate interests of Marsh (to ensure that the client is within our acceptable risk profile and to assist with the prevention of crime and fraud) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> As regards processing in the UK by the UK branch of Marsh Ireland Brokers Limited: <ul style="list-style-type: none"> Substantial public interest (Insurance purposes) Consent where required As regards processing in Ireland by Marsh Ireland Brokers Limited, or to the extent that Irish law applies to processing by the UK branch: <ul style="list-style-type: none"> Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or prospective legal proceedings or otherwise establishing, exercising or defending legal rights Where necessary for the performance of a function conferred by an enactment Necessary for insurance purposes (health data only) Performance of our contract with the individual (if he/she is the client) or in order to take steps at the request of the individual prior to entering into a contract (criminal records data only) Consent where it is required | <ul style="list-style-type: none"> Anti-fraud databases Group companies |
| Checking credit where we are taking any credit risk | <ul style="list-style-type: none"> Individual details Credit and anti-fraud data | <ul style="list-style-type: none"> Legitimate interests of Marsh (to ensure that the client is within our acceptable risk profile and to assist with the prevention of crime and fraud) | <ul style="list-style-type: none"> Credit reference agencies |
| Evaluating the risks to be covered and matching to appropriate insurer, policy and premium | <ul style="list-style-type: none"> Risk details Previous and current claims Special categories of personal data | <ul style="list-style-type: none"> Performance of our contract with the individual (if he/she is the client) Legitimate interests of Marsh (to determine the likely risk profile and appropriate insurer and insurance product) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> As regards processing in the UK by the UK branch of Marsh Ireland Brokers Limited: <ul style="list-style-type: none"> Substantial public interest (Insurance purposes) Consent where required As regards processing in Ireland by Marsh Ireland Brokers Limited, or to the extent that Irish law applies to processing by the UK branch: <ul style="list-style-type: none"> Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or prospective legal | <ul style="list-style-type: none"> Insurers Insurance intermediaries such as brokers and aggregators Insurance broking platform providers Group companies |

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| | | <ul style="list-style-type: none"> proceedings or otherwise establishing, exercising or defending legal rights — Necessary for insurance purposes (health data only) — Performance of our contract with the individual (if he/she is the client) or in order to take steps at the request of the individual prior to entering into a contract (criminal records data only) — Consent where required | |
| Policy Administration | | | |
| General client care, including communicating with clients | <ul style="list-style-type: none"> • Individual details • Policy information | <ul style="list-style-type: none"> • Performance of our contract with the individual (if he/she is the client) • Legitimate interests of Marsh (to correspond with clients, beneficiaries and claimants in order to facilitate the placing of and claims under insurance policies) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> • As regards processing in the UK by the UK branch of Marsh Ireland Brokers Limited: <ul style="list-style-type: none"> — Substantial public interest (Insurance purposes) — Consent where required • As regards processing in Ireland by Marsh Ireland Brokers Limited, or to the extent that Irish law applies to processing by the UK branch: <ul style="list-style-type: none"> — Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or prospective legal proceedings or otherwise establishing, exercising or defending legal rights — Necessary for insurance purposes (health data only) — Performance of our contract with the individual (if he/she is the client) or in order to take steps at the request of the individual prior to entering into a contract (criminal records data only) — Consent where required | <ul style="list-style-type: none"> • Insurers; • Group companies |
| Collection or refunding of premiums, paying on claims, processing and facilitating other payments | <ul style="list-style-type: none"> • Individual details • Financial information • Policy information | <ul style="list-style-type: none"> • Performance of our contract with the individual (if he/she is the client) • Legitimate interests of Marsh (to recover debts due to us) | <ul style="list-style-type: none"> • Insurers • Banks • Debt recovery providers |
| Facilitating premium finance arrangements | <ul style="list-style-type: none"> • Individual details • Policy information | <ul style="list-style-type: none"> • Performance of our contract with the individual (if her/she is the client) • Legitimate interests of Marsh (ensuring our clients are able to meet their financial obligations) | <ul style="list-style-type: none"> • Premium Finance Providers • Banks |
| Claims processing | | | |
| Managing insurance claims | <ul style="list-style-type: none"> • Individual details • Identification details • Financial information • Policy information | <ul style="list-style-type: none"> • Performance of our contract with the individual (if he/she is the client) • Legitimate interests of Marsh (to assist our clients in assessing and making claims) | <ul style="list-style-type: none"> • Insurers • Claims handlers • Lawyers • Loss adjusters |

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| | <ul style="list-style-type: none"> Credit and anti-fraud data Previous and current claims Special categories of personal data | <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> As regards processing in the UK by the UK branch of Marsh Ireland Brokers Limited: <ul style="list-style-type: none"> Substantial public interest (Insurance purposes) Consent where required As regards processing in Ireland by Marsh Ireland Brokers Limited, or to the extent that Irish law applies to processing by the UK branch: <ul style="list-style-type: none"> Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or prospective legal proceedings or otherwise establishing, exercising or defending legal rights Necessary for insurance purposes (health data only) Performance of our contract with the individual (if he/she is the client) or in order to take steps at the request of the individual prior to entering into a contract (criminal records data only) Consent where it is required | <ul style="list-style-type: none"> Experts Third parties involved in handling or otherwise addressing the claim, such as health care professionals Group companies |
| Defending or prosecuting legal claims | <ul style="list-style-type: none"> Individual details Identification details Financial information Policy information Credit and anti-fraud data Previous and current claims Special categories of personal data | <ul style="list-style-type: none"> Performance of our contract with the individual (if he/she is the client) Legitimate interests of Marsh (to assist our client in assessing and making claims) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> As regards processing in the UK by the UK branch of Marsh Ireland Brokers Limited: <ul style="list-style-type: none"> Substantial public interest (Insurance purposes) Consent where required As regards processing in Ireland by Marsh Ireland Brokers Limited or, to the extent that Irish law applies to processing by the UK branch: <ul style="list-style-type: none"> Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or prospective legal proceedings or otherwise establishing, exercising or defending legal rights Necessary for insurance purposes (health data only) Performance of our contract with the individual (if he/she is the client) or in order to take steps at the request of the individual prior to entering into a contract (criminal records data only) Consent where required | <ul style="list-style-type: none"> Insurers Claims handlers Lawyers Loss adjusters Experts Third parties involved in handling or otherwise addressing the claim, such as health care professionals; Group companies |
| Investigating and prosecuting fraud or possible criminal offences | <ul style="list-style-type: none"> Individual details Identification details Credit and anti-fraud data | <ul style="list-style-type: none"> Performance of our contract with the individual (if he/she is the client) Legitimate interests of Marsh (to assist with the prevention and detection of fraud) | <ul style="list-style-type: none"> Insurers Lawyers Law Enforcement Authorities Experts |

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| | <ul style="list-style-type: none"> Previous and current claims Special categories of personal data | <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> As regards processing in the UK by the UK branch of Marsh Ireland Brokers Limited: <ul style="list-style-type: none"> To establish, defend or prosecute legal claims Substantial public interest (Insurance purposes) Consent where required As regards processing in Ireland by Marsh Ireland Brokers Limited, or to the extent that Irish law applies to processing by the UK branch: <ul style="list-style-type: none"> Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or prospective legal proceedings or otherwise establishing, exercising or defending legal rights Necessary for the performance of a function conferred by an enactment Necessary for insurance purposes (health data only) Performance of our contract with the individual (if he/she is the client) or in order to take steps at the request of the individual prior to entering into a contract (criminal records data only) Consent where required | <ul style="list-style-type: none"> Other insurers Anti-fraud databases Third parties involved in the investigation or prosecution, such as private investigators; Group companies |
| Renewals | | | |
| <p>Contacting you in order to arrange the renewal of the insurance policy</p> | <ul style="list-style-type: none"> Individual details Identification details Risk details Policy information Previous and current claims Special categories of personal data | <ul style="list-style-type: none"> Performance of our contract with the individual (if he/she is the client) Legitimate interests of Marsh (to correspond with clients to facilitate the continuation of insurance cover) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> As regards processing in the UK by the UK branch of Marsh Ireland Brokers Limited: <ul style="list-style-type: none"> Substantial public interest (Insurance purposes) Consent where it is required for processing in the UK by the UK branch of Marsh Ireland Brokers Limited As regards processing in Ireland by Marsh Ireland Brokers Limited, or to the extent that Irish law applies to processing by the UK branch: <ul style="list-style-type: none"> Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or prospective legal proceedings or otherwise establishing, exercising or defending legal rights Necessary for insurance purposes (health data only) Performance of our contract with the individual (if he/she is the client) or in order to take steps at the request of the | <ul style="list-style-type: none"> Insurers Insurance intermediaries such as brokers and aggregators Group companies |

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| | | <p>individual prior to entering into a contract (criminal records data only)</p> <ul style="list-style-type: none"> — Consent where required | |
| Throughout the insurance lifecycle | | | |
| Marketing analytics, sending marketing materials and communications including data de-identification and/or aggregation | <ul style="list-style-type: none"> • Individual details | <ul style="list-style-type: none"> • Legitimate interests of Marsh (to send marketing communications about Marsh's services and offerings by post, telephone and in other circumstances where we don't require your consent) • Consent (where required in limited circumstances) | <ul style="list-style-type: none"> • Insurers • Group companies |
| Carrying out customer satisfaction surveys and market research | <ul style="list-style-type: none"> • Individual details | <ul style="list-style-type: none"> • Legitimate interests of Marsh (to ensure quality of delivery of our services and to improve our future products and services offering) | <ul style="list-style-type: none"> • Third party market research companies |
| Transferring books of business, company sales and reorganisations | <ul style="list-style-type: none"> • Individual details • Identification details • Financial information • Risk details • Policy information • Credit & anti-fraud data • Previous and current claims • Special categories of personal data | <ul style="list-style-type: none"> • Legitimate interests of Marsh (to structure our business appropriately) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> • As regards processing in the UK by the UK branch of Marsh Ireland Brokers Limited: <ul style="list-style-type: none"> — Substantial public interest (Insurance purposes) — Consent where required • As regards processing in Ireland by Marsh Ireland Brokers Limited, or to the extent that Irish law applies to processing by the UK branch: <ul style="list-style-type: none"> — Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or prospective legal proceedings or otherwise establishing, exercising or defending legal rights — Consent where required | <ul style="list-style-type: none"> • Group companies • Courts • Purchaser (potential and actual) |
| General risk modelling | <ul style="list-style-type: none"> • Individual details • Risk details • Policy information • Previous and current claims • Special categories of personal data | <ul style="list-style-type: none"> • Legitimate interests of Marsh (to build risk models that allow placing of risk with appropriate insurers) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> • As regards processing in the UK by the UK branch of Marsh Ireland Brokers Limited: <ul style="list-style-type: none"> — Substantial public interest (Insurance purposes) — Consent where required • As regards processing in Ireland by Marsh Ireland Brokers Limited, or to the extent that Irish law applies to processing by the UK branch: <ul style="list-style-type: none"> — Necessary for insurance purposes (health data only) — Consent where required | <ul style="list-style-type: none"> • Insurers • Clients and prospects • Group companies |
| Analytics include the de-identification of personal data for | <ul style="list-style-type: none"> • Individual details • Identification details • Risk details | <ul style="list-style-type: none"> • Legitimate interests of Marsh (to improve the way we run our business and to enhance our risk models) | <ul style="list-style-type: none"> • Insurers • Clients and prospects • Group companies |

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| the purposes of analytics | <ul style="list-style-type: none"> Policy information Previous and current claims Special categories of personal data | <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> As regards processing in the UK by the UK branch of Marsh Ireland Brokers Limited: <ul style="list-style-type: none"> Substantial public interest (Insurance purposes) Consent where required As regards processing in Ireland by Marsh Ireland Brokers Limited, or to the extent that Irish law applies to processing by the UK branch: <ul style="list-style-type: none"> Necessary for insurance purposes (health data only) Consent where required | |
| Complying with our legal or regulatory obligations | <ul style="list-style-type: none"> Individual details Identification details Financial information Risk details Policy information Credit and anti-fraud data Previous and current claims Special categories of personal data | <ul style="list-style-type: none"> Compliance with a legal obligation Legitimate interests of Marsh (to take pre-emptive steps to ensure legal and regulatory compliance) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> As regards processing in the UK by the UK branch of Marsh Ireland Brokers Limited: <ul style="list-style-type: none"> To establish, defend or prosecute legal claims Substantial public interest Compliance with a legal obligation As regards processing in Ireland by Marsh Ireland Brokers Limited, or to the extent that Irish law applies to processing by the UK branch: <ul style="list-style-type: none"> Necessary for the performance of a function conferred by an enactment Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or prospective legal proceedings or otherwise establishing, exercising or defending legal rights. | <ul style="list-style-type: none"> Insurance, data protection and other regulators Law Enforcement Authorities Insurers Auditors Group companies |
| Consultancy activities | | | |
| General client care, including communications with clients | <ul style="list-style-type: none"> Individual details Policy information | <ul style="list-style-type: none"> Performance of our contract with the individual (if he/she is the client) Legitimate interests of Marsh (to correspond with clients in order to provide consultancy services) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> As regards processing in the UK by the UK branch of Marsh Ireland Brokers Limited: <ul style="list-style-type: none"> Consent where required As regards processing in Ireland by Marsh Ireland Brokers Limited, or to the extent that Irish law applies to processing by the UK branch: <ul style="list-style-type: none"> Consent where required | |
| General risk modelling in the context of our | <ul style="list-style-type: none"> Individual details Risk details | <ul style="list-style-type: none"> Legitimate interest of Marsh (to build risk models and assess the risks and necessary cover) | |

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| consultancy services in order to evaluate risks and provide advice | <ul style="list-style-type: none"> Policy information Previous and current claims Special categories of personal data | <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> As regards processing in the UK by the UK branch of Marsh Ireland Brokers Limited: <ul style="list-style-type: none"> Consent where required As regards processing in Ireland by Marsh Ireland Brokers Limited, or to the extent that Irish law applies to processing by the UK branch: <ul style="list-style-type: none"> Consent where required | |
| Analysis as part of the specific consultancy advice | <ul style="list-style-type: none"> Individual details Risk details Policy information Previous and current claims Special categories of personal data | <ul style="list-style-type: none"> Legitimate interests of Marsh (to provide the agreed consultancy services to its clients) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> As regards processing in the UK by the UK branch of Marsh Ireland Brokers Limited: <ul style="list-style-type: none"> Consent where required As regards processing in Ireland by Marsh Ireland Brokers Limited, or to the extent that Irish law applies to processing by the UK branch: <ul style="list-style-type: none"> Consent where required | |
| Complying with our legal or regulatory obligations in the context of our consultancy business | <ul style="list-style-type: none"> Individual details Identification details Financial information Risk details Policy information Credit and anti-fraud data Previous and current claims Special categories of personal data | <ul style="list-style-type: none"> Compliance with a legal obligation Legitimate interests of Marsh (to take pre-emptive steps to ensure legal and regulatory compliance) <p>For processing special categories of Personal Data (e.g. health information) and criminal records data:</p> <ul style="list-style-type: none"> As regards processing in the UK by the UK branch of Marsh Ireland Brokers Limited: <ul style="list-style-type: none"> Consent where required As regards processing in Ireland by Marsh Ireland Brokers Limited, or to the extent that Irish law applies to processing by the UK branch: <ul style="list-style-type: none"> Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or prospective legal proceedings or otherwise establishing, exercising or defending legal rights; Necessary for the performance of a function conferred by an enactment ; or Consent where required | <ul style="list-style-type: none"> Insurance, data protection and other regulators Police Insurers Auditors Group companies |
| Website activities | | | |
| To communicate with you regarding any queries you raise via the website | <ul style="list-style-type: none"> Individual details Identification details | <ul style="list-style-type: none"> Legitimate interests of Marsh (to correspond with website users) | <ul style="list-style-type: none"> |
| To monitor your interaction with the website to ensure service quality, compliance with procedures and to combat fraud | <ul style="list-style-type: none"> Individual details Identification details | <ul style="list-style-type: none"> Compliance with a legal obligation Legitimate interests of Marsh (to ensure the quality and legality of our online services) <p>For processing special categories of Personal Data and criminal records data:</p> | <ul style="list-style-type: none"> Third parties undertaking online monitoring Anti-fraud databases |

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| | | <ul style="list-style-type: none"> • As regards processing in the UK by the UK branch of Marsh Ireland Brokers Limited: <ul style="list-style-type: none"> — Consent where required • As regards processing in Ireland by Marsh Ireland Brokers Limited, or to the extent that Irish law applies to processing by the UK branch, special category data and criminal records data can only be processed if one of the following processing conditions apply: <ul style="list-style-type: none"> — Necessary for legal advice or in connection with, legal claims, prospective legal claims, legal proceedings or prospective legal proceedings or otherwise establishing, exercising or defending legal rights — Consent where required | |
| <p>To ensure the website content is relevant and presented in the most effective manner for you and your device</p> | <ul style="list-style-type: none"> • Individual details • Identification details | <ul style="list-style-type: none"> • Legitimate interests of Marsh (to provide clients, beneficiaries and claimants with content and services on the website) | |