

STATE OF CALIFORNIA PRIVACY NOTICE – AS PRESCRIBED BY THE CALIFORNIA CONSUMER PRIVACY ACT

Scope of this Privacy Notice

These California Resident Privacy Terms supplement the information contained in Marsh Saldaña, Inc.'s governing website Privacy Notice.

This notice applies solely to consumers who are California residents.

Marsh Saldaña, Inc. (“**We**”) strive to protect the privacy and confidentiality of the personal information with which we are entrusted. This California Resident Privacy Notice explains the personal information we collect or process about California residents in connection with the services we provide or offer to you, including through any site, application, or product that links to this Privacy Notice (the “**Service**”), how we use, share, and protect that personal information, and what your rights are with respect to your personal information that we gather and process.

In this California Resident Privacy Notice, “personal information” has the same meaning as under the California Consumer Privacy Act (“**CCPA**”): information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. Personal information does not include information that has been de-identified or aggregated.

Please also note that in certain cases, we may collect your personal information for the Service pursuant to a contract we have with a commercial client (our “**Client**”). In such circumstances, we may be acting as a “service provider” and are obligated to process the personal information we collect or are provided in connection with the Service in accordance with instructions from or the contract with our Client, which is the business ultimately responsible for determining how your personal information will be handled. Accordingly, if you are using the Service in connection with your role as an employee of our Client, or by virtue of some other relationship with, our Client, we encourage you to review that Client’s privacy notice to understand the full scope of how your personal information will be handled.

Further, in any case where we are acting as a service provider to a Client, if you or your authorized agent (together referred to hereinafter, where applicable, as “you”) wish to exercise any rights that may be available to you under certain data privacy laws (for example, the right to access or deletion under the CCPA if you are a resident of California as described below), you should direct your request to our Client, who is the party responsible for receiving, assessing, and responding to your requests, as we do not have any obligation, and, notwithstanding anything in this Privacy Notice to the contrary, may elect not, to respond to your requests. If you are not certain whether we are acting as a service provider to a Client in your particular circumstance, please contact us through one of the methods described at the end of this Privacy Notice.

What Personal Information Do We Collect and Share, and for What Purpose?

In the past 12 months, we may have collected and shared the following types of personal information from or about users of the Service:

Categories of PI	Examples/ Description	Categories of Sources of PI	Business or Commercial Purpose for Collection of PI	Categories of third parties with whom we share the PI
Contact Information	Employee ID. Account name/number. Insurance policy number. Mailing address. Email address. Telephone and fax numbers. Contact information for related individuals (household or job)	Directly from you (e.g., when you submit an application or make an inquiry to a service center). From third parties acting on your behalf (e.g. a financial advisor) Employer Clients, Insurance carriers and third-party	Quotation/ Inception of service. Policy Administration/ Claims Processing. Provide services to you. Compliance/ security monitoring and screening. Communicate with you about our products and Services	Insurance carriers and third-party agents/brokers (e.g. for quotes or placement services). Vendors that we engage in connection with the services. Our affiliates in connection with services provided to you or in which you

		agents/brokers		have expressed an interest
Government issued identifiers	Social security number Driver's license number State identification card number Passport number Benefits recipient number	Directly from you (e.g., when you submit an application or make an inquiry to a service center) From third parties acting on your behalf (e.g. a financial advisor) Insurance carriers and third-party agents/brokers	Quotation/ Inception of service Policy Administration/ Claims Processing Provide services to you Compliance/ security monitoring and screening	Insurance carriers and third-party Insurance carriers and third-party agents/brokers (e.g. for quotes or placement services) Vendors that we engage in connection with the services
Other unique identifiers	Employee ID Account name/number Insurance policy number Username/password	Directly from you (e.g., when you submit an application or make an inquiry to a service center) From third parties acting on your behalf (e.g. a financial advisor) Insurance carriers and third-party agents/brokers	Quotation/ Inception of service Policy Administration/ Claims Processing Provide services to you	Insurance carriers and third-party agents/brokers (e.g. for quotes or placement services) Vendors that we engage in connection with the services
Individual Attributes	Marital status Race Religion National origin Veteran status Gender Age Physical or mental disability Sexual orientation Beneficiaries/Dependents	Directly from you (e.g., when you submit an application or make an inquiry to a service center) From third parties acting on your behalf (e.g. a financial advisor) <input type="checkbox"/> Insurance carriers and third-party agents/brokers	Quotation/ Inception of Service <input type="checkbox"/> Policy Administration/ Claims Processing Provide services to you	Insurance carriers and third-party agents/brokers (e.g. for quotes or placement services) Vendors that we engage in connection with the services
Internet & Technical Information	IP address Data from cookies, web beacons, etc. Server log records including page requests)	Indirectly from you (e.g., when you interact with our websites)	To operate, assess activity on, and improve our websites and the services they support, including the Service To market our services to you	Vendors who help us operate, assess, and improve the performance of our website
Financial Information	Insurance account numbers Consumer reporting data, credit scores Data collected by a financial institution subject to GLBA (NPIFI) CLUE (Comprehensive Loss Underwriting Exchange) reports	Directly from you (e.g., when you submit an application or make an inquiry to a service center) From third parties acting on your behalf (e.g. a financial advisor) From third parties that provide access to such information (e.g., a credit reporting agency) Insurance carriers and third-party agents/brokers	Quotation/ Inception of Service Policy Administration/ Claims Processing Provide services to you Compliance/ security monitoring and screening	Insurance carriers and third-party agents/brokers (e.g. for quotes or placement services) Vendors that we engage in Connection with the services
Policy Information	Policy documentation or information submitted in order to obtain quotes Quotes provided	Directly from you (e.g., when you submit an application or make an inquiry to a service center) From third parties acting on your behalf (e.g. a financial advisor) Insurance carriers and third-party agents/brokers	Quotation/ Inception of Service Policy Administration/ Claims Processing Provide services to you Communicate with you about our products and Services	Insurance carriers and third-party agents/brokers (e.g. for quotes or placement services) Vendors that we engage in connection with the services
Educational Information	Student educational records	Directly from you (e.g., when you submit an application or make an inquiry to a service center)	Quotation/ Inception of service Policy Administration/ Claims	Insurance carriers and third-party agents/brokers (e.g. for quotes or placement services)

		From third parties acting on your behalf (e.g. a financial advisor) Insurance carriers and third-party agents/brokers	Processing Provide services to you Compliance/ security monitoring and screening	Vendors that we engage in connection with the services
Professional or employment -related Information	Occupation /Title <input type="checkbox"/> CV/work history HR records (comp, benefits, training, performance, etc.)	Directly from you (e.g., when you submit an application or make an inquiry to a service center) From third parties acting on your behalf (e.g. a financial advisor) Insurance carriers and third-party agents/brokers	Quotation/ Inception of service Policy Administration/ Claims Processing Provide services to you	Insurance carriers and third-party agents/brokers (e.g. for quotes or placement services) Vendors that we engage in connection with the services
Children's Data	Beneficiary information Data collected about children in the household (data about children's use of family accounts, etc.)	Directly from you (e.g., when you submit an application or make an inquiry to a service center) From third parties acting on your behalf (e.g. a financial advisor) Insurance carriers and third-party agents/brokers	Quotation/ Inception of service Policy Administration/ Claims Processing Provide services to you	Insurance carriers and third-party agents/brokers (e.g. for quotes or placement services) Vendors that we engage in connection with the services
Commercial Information	Purchase history Service records Personal property Customer service records Communication preferences Consumer history/trends Payment preferences Market research, survey data Consumer account information and data collected for qualification	Directly from you (e.g., when you submit an application or make an inquiry to a service center) From third parties acting on your behalf (e.g. a financial advisor) Insurance carriers and third-party agents/brokers	Quotation/ Inception of service Policy Administration/ Claims Processing Provide services to you	Insurance carriers and third-party agents/brokers (e.g. for quotes or placement services) Vendors that we engage in connection with the services
Criminal and motor vehicle records	Motor vehicle reports	From third-party authorities and companies that provide access to such information (e.g., a state department of motor vehicles)	Quotation/ Inception of service Policy Administration/ Claims Processing Provide services to You Compliance/ security monitoring and screening	Insurance carriers and third-party agents/brokers (e.g. for quotes or placement services)
Individual profiles	Inferred data (propensities, attributes) Demographic data Interests, hobbies	Directly from you (e.g., when you submit an application or make an inquiry to a service center) From third parties acting on your behalf (e.g. a	Quotation/ Inception of service Policy Administration/ Claims Processing Provide services to	Insurance carriers and third-party agents/brokers (e.g. for quotes or placement services)

	Professional interests	financial advisor) Indirectly from you (e.g., when you interact with our websites) Insurance carriers and third-party agents/brokers	you Communicate with you about our products and Services	Vendors that we engage in connection with the services
--	------------------------	--	---	--

We may also use or share de-identified information that is not reasonably likely to identify you for commercially legitimate business purposes.

We do not sell personal information to any third parties, and have not done so in the preceding 12 months.

Your Rights as a California Resident

Under California law, some California residents have specific rights regarding their personal information as described below. These rights are subject to certain exceptions. Further, if we have collected or processed your personal information in connection with a product or service we are providing to our Client that is a company, partnership, sole proprietorship, nonprofit or government agency, and you are an employee, owner, director, officer, or contractor of that entity, rights 1-3 below are not available to you until at least January 1, 2021.

When required, we will respond to most requests within 45 days, unless it is reasonably necessary for us to extend our response time.

1. Right to Disclosure of Information

You have the right to request that we disclose certain information regarding our practices with respect to personal information. If you submit a valid and verifiable request and we confirm your identity and/or authority to make the request, we will disclose to you any of the following at your direction:

- The categories of personal information we have collected about you in the last 12 months.
- The categories of sources for the personal information we have collected about you in the last 12 months.
- Our business or commercial purpose for collecting that personal information.
- The categories of third parties with whom we share that personal information.
- The specific pieces of personal information we collected about you.
- If we sold your personal information for a business purpose, a list of the personal information types that each category of recipient purchased.
- If we disclosed your personal information to a third party for a business purpose, a list of the personal information types that each category of recipient received.

2. Right to Delete Personal Information

You have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions. If you submit a valid and verifiable request and we can confirm your identity and/or authority to make the request, we will determine if retaining the information is necessary for us or our service providers to:

- Complete a transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you;
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities;
- Debug products to identify and repair errors that impair existing intended functionality;
- Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law;
- Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 seq.);

- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent;
Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us;
Comply with a legal obligation; and/or
Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

If none of the above retention conditions apply, we will delete your personal information from our records and direct our service providers to do the same.

How to exercise the above rights

To exercise your rights to disclosure or deletion described above, please submit a verifiable consumer request to us by visiting the "contact us" feature of this website located at <https://www.marsh.com/pr/en/contact-us.html>.

Alternatively, you may contact Marsh at:

Marsh Saldaña, Inc. located at City View Plaza, Ste. 700, #48 Rd. 165, Km. 1.2, Guaynabo, Puerto Rico 00968, to the attention of Mari Evelyn Rodriguez, CEO.

Only you or a person who can demonstrate that they are legally authorized to act on your behalf may make a verifiable consumer request related to your personal information.

You may make a verifiable consumer request for access or deletion no more than twice within a 12-month period. The verifiable request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative. Such verification process will involve you confirming details of the personal information we have collected about you, and will increase in scope in the event the nature of your request relates to the disclosure of sensitive personal information or the deletion of any personal information. In some instances, you may be required to submit proof of your identity (e.g. a driver's license);
- and
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

You will not be required to create an account with us in order to submit a verifiable request, though we may communicate with you about your request via a pre-established account if applicable. However, in order to safeguard the personal information in our possession, if we cannot verify your identity or authority to act on another's behalf, we will be unable to comply with your request. We will only use personal information you provide when submitting a verifiable request to confirm your identity or authority, or to fulfill your request.

3. Right to Opt out of Sales of Your Personal Information

As a California resident, you have the right to direct a business that sells your personal information to third parties not to sell your personal information. This right is referred to as "the right to opt-out."

Because we do not sell your personal information, we do not provide any mechanism for you to exercise the right to opt out.

We do not sell Personal Information. As we explain in our Privacy Policy, we and our third party partners use cookies and other tracking technologies to analyze website traffic and facilitate marketing or advertising. You can learn more about the cookies utilized on this Site and opt out of our and our third party partners use of certain cookies using our Cookie Manager linked at the bottom of the Site.

4. Right to Non-Discrimination

You may exercise your rights under the CCPA without discrimination. For example, unless the CCPA provides an exception, we will not:

- Deny you goods or services;
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties;
- Provide you a different level or quality of goods or services; or
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

We may offer you financial incentives to provide us with personal information that is reasonably related to the information's value. This could result in different prices, rates, or quality levels for our products or services. Any financial incentive we offer will be described in written terms that explain the material aspects of the financial Incentive program. You must opt-in to any financial incentive program and may revoke your consent at any time by contacting us as indicated below.

5. Direct Marketing and Do Not Track Signals

Under California's "Shine the Light" law, California residents may request and obtain a notice once a year about the personal information we shared with other businesses for their own direct marketing purposes. Such a notice will include a list of the categories of personal information that were shared (if any) and the names and addresses of all third parties with which the personal information was shared (if any). The notice will cover the preceding calendar year. To obtain such a notice, please contact us as described below. In addition, under this law you are entitled to be advised how we handle "Do Not Track" browser signals. Because there currently is not an industry or legal standard for recognizing or honoring Do Not Track signals, we do not honor Do Not Track requests at this time.

Minors

We do not knowingly collect personal information from children under the age of 13. If we learn that we have collected any personal information from a child under the age of 13 without verifiable parental consent, we will delete that information from our files as quickly as possible. If you believe that we may have collected information from a child under 13, please contact us at the address provided below.

We never sell the personal information of minors under 16 years of age, and would not do so in the future without affirmative authorization of the consumer if between 13 to 16 years of age, or the parent or guardian of a consumer less than 13 years of age.

Questions, Requests or Complaints

To submit general questions or requests regarding this Privacy Notice or our privacy practices, they should be directed to the Company at:

Marsh Saldaña, Inc. located at City View Plaza, Ste. 700, #48 Rd. 165, Km. 1.2, Guaynabo, Puerto Rico 00968, to the attention of Mari Evelyn Rodriguez, CEO.

To submit a request* to access or delete your information, please visit our online request portal by visiting the "contact us" feature of this website located at <https://www.marsh.com/pr/en/contact-us.html>.

Alternatively, you may contact Marsh at the address provided above.

*Please note that, as described above, in certain cases we may collect your personal information as a service provider pursuant to a contract we have with a commercial Client to provide the Service. In any case where we are acting as a service provider to a Client, you should direct your requests to exercise your rights available under data privacy laws to our Client, who is the party responsible for receiving, assessing, and responding to your requests. As a service provider, we do not have any obligation, and,

notwithstanding anything in this Privacy Notice to the contrary, may elect not, to respond to your requests