

HOW WE USE AND DISCLOSE YOUR PERSONAL DATA

Purpose of Processing	Legal grounds	Disclosures
Establishing a client relationship, including fraud, anti-money laundering and sanctions checks	<ul style="list-style-type: none"> • Performance of our contract with 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"> • Consent • Substantial public interest 	<ul style="list-style-type: none"> • Anti-fraud databases
Checking credit where we are taking any credit risk	<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"> • Performance of our contract with 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"> • Consent • Substantial public interest 	<ul style="list-style-type: none"> • Insurers
Policy Administration		
General client care, including communicating with clients	<ul style="list-style-type: none"> • Performance of our contract with 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"> • Consent • Substantial public interest 	
Collection or refunding of premiums, paying on claims, and processing and facilitating other payments	<ul style="list-style-type: none"> • Performance of our contract with the client. • Legitimate interests of Marsh (to recover debts due to us) 	<ul style="list-style-type: none"> • Insurers • Banks • Debt recovery providers
Claims processing		
Managing insurance claims	<ul style="list-style-type: none"> • Performance of our contract with the client. • Legitimate interests of Marsh (to assist our clients 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"> • Consent • Substantial public interest 	<ul style="list-style-type: none"> • Insurers • Claims handlers • Lawyers • Loss adjustors • Experts • Third parties involved in handling or otherwise addressing the claim, such as health care professionals

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Defending or prosecuting legal claims	<ul style="list-style-type: none"> • Performance of our contract with 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"> • To establish, defend or prosecute legal claims 	<ul style="list-style-type: none"> • Insurers • Claims handlers • Lawyers • Loss adjustors • Experts • Third parties involved in handling or otherwise addressing the claim, such as health care professionals
Investigating & prosecuting fraud	<ul style="list-style-type: none"> • Performance of our contract with the client • Legitimate interests of Marsh (to assist with the prevention and detection of fraud) <p>For processing Special Categories of Personal Data (e.g. health information) and Criminal Records Data:</p> <ul style="list-style-type: none"> • To establish, defend or prosecute legal claims • Consent • Substantial public interest 	<ul style="list-style-type: none"> • Insurers • Lawyers • Police • Experts • Other insurers • Anti-fraud databases • Third parties involved in the investigation or prosecution, such as private investigators
Renewals		
Contacting you in order to arrange the renewal of the insurance policy	<ul style="list-style-type: none"> • Performance of our contract with the client • Legitimate interests of Marsh (to correspond with clients to facilitate the continuation of insurance cover) 	<ul style="list-style-type: none"> • Insurers
Throughout the insurance lifecycle		
Marketing analytics and direct marketing, including data anonymization	<ul style="list-style-type: none"> • Legitimate interests of Marsh (to bring clients relevant offers) • Where we do not have an existing relationship with the individual, consent 	<ul style="list-style-type: none"> • Insurers • Group companies
Transferring books of business, company sales and reorganisations	<ul style="list-style-type: none"> • Legitimate interests of Marsh (to structure our business appropriately) <p>For processing Sensitive Personal Information:</p> <ul style="list-style-type: none"> • Consent 	<ul style="list-style-type: none"> • Group companies • Courts • Purchaser (potential and actual)
General risk modelling	<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"> • Consent 	
Complying with our legal or regulatory obligations	<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"> • To establish, defend or prosecute legal claims • Consent 	<ul style="list-style-type: none"> • Insurance, data protection and other regulators • Police • Insurers • Auditors