

Purpose of Processing	Type of Information Collected	Legal Grounds	Disclosures
<b>Quotation/Inception</b>			
Establishing a client relationship, including fraud, anti-money laundering and sanctions checks	<ul style="list-style-type: none"> <li>Individual details</li> <li>Risk details</li> <li>Policy information</li> <li>Credit and anti-fraud data</li> <li>Special categories of personal data</li> </ul>	<ul style="list-style-type: none"> <li>Performance of our contract with the individual (if he/she is the client)</li> <li>Compliance with a legal obligation</li> <li>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)</li> </ul> <p><b>For processing special categories of Personal Data (e.g. health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>As regards processing in the UK by the UK branch of Marsh nv/sa: <ul style="list-style-type: none"> <li>Substantial public interest (Insurance purposes)</li> <li>Consent where required</li> </ul> </li> <li>As regards processing in Belgium by Marsh nv/sa, or to the extent that Belgian 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"> <li>Necessary for the establishment, exercise or defence of a legal claim (special category data only)</li> <li>For reasons of substantial public interest</li> <li>Necessary for the management of litigation (criminal records data only)</li> <li>Consent where required</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Anti-fraud databases</li> <li>Group companies</li> </ul>
Checking credit where we are taking any credit risk	<ul style="list-style-type: none"> <li>Individual details</li> <li>Credit and anti-fraud data</li> </ul>	<ul style="list-style-type: none"> <li>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)</li> </ul>	<ul style="list-style-type: none"> <li>Credit reference agencies</li> </ul>
Evaluating the risks to be covered and matching to appropriate insurer, policy and premium	<ul style="list-style-type: none"> <li>Risk details</li> <li>Previous and current claims</li> <li>Special categories of personal data</li> </ul>	<ul style="list-style-type: none"> <li>Performance of our contract with the individual (if he/she is the client)</li> <li>Legitimate interests of Marsh (to determine the likely risk profile and appropriate insurer and insurance product)</li> </ul> <p><b>For processing special categories of Personal Data (e.g. health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>As regards processing in the UK by the UK branch of Marsh nv/sa: <ul style="list-style-type: none"> <li>Substantial public interest (Insurance purposes)</li> <li>Consent where required</li> </ul> </li> <li>As regards processing in Belgium by Marsh nv/sa, or to the extent that Belgian 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"> <li>For reasons of substantial public interest</li> <li>Consent where required</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Insurers</li> <li>Insurance intermediaries such as brokers and aggregators</li> <li>Insurance broking platform providers</li> <li>Group companies</li> </ul>
<b>Policy Administration</b>			
General client care, including	<ul style="list-style-type: none"> <li>Individual details</li> <li>Policy information</li> </ul>	<ul style="list-style-type: none"> <li>Performance of our contract with the individual (if he/she is the client)</li> </ul>	<ul style="list-style-type: none"> <li>Insurers;</li> <li>Group companies</li> </ul>

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communicating with clients		<ul style="list-style-type: none"> <li>Legitimate interests of Marsh (to correspond with clients, beneficiaries and claimants in order to facilitate the placing of and claims under insurance policies)</li> </ul> <p><b>For processing special categories of Personal Data (e.g. health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>As regards processing in the UK by the UK branch of Marsh nv/sa: <ul style="list-style-type: none"> <li>Substantial public interest (Insurance purposes)</li> <li>Consent where required</li> </ul> </li> <li>As regards processing in Belgium by Marsh nv/sa, or to the extent that Belgian 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"> <li>For reasons of substantial public interest; or</li> <li>Consent where required</li> </ul> </li> </ul>	
Collection or refunding of premiums, paying on claims, processing and facilitating other payments	<ul style="list-style-type: none"> <li>Individual details</li> <li>Financial information</li> <li>Policy information</li> </ul>	<ul style="list-style-type: none"> <li>Performance of our contract with the individual (if he/she is the client)</li> <li>Legitimate interests of Marsh (to recover debts due to us)</li> </ul>	<ul style="list-style-type: none"> <li>Insurers</li> <li>Banks</li> <li>Debt recovery providers</li> </ul>
Facilitating premium finance arrangements	<ul style="list-style-type: none"> <li>Individual details</li> <li>Policy information</li> </ul>	<ul style="list-style-type: none"> <li>Performance of our contract with the individual (if her/she is the client)</li> <li>Legitimate interests of Marsh (ensuring our clients are able to meet their financial obligations)</li> </ul>	<ul style="list-style-type: none"> <li>Premium Finance Providers</li> <li>Banks</li> </ul>
<b>Claims processing</b>			
Managing insurance claims	<ul style="list-style-type: none"> <li>Individual details</li> <li>Identification details</li> <li>Financial information</li> <li>Policy information</li> <li>Credit and anti-fraud data</li> <li>Previous and current claims</li> <li>Special categories of personal data</li> </ul>	<ul style="list-style-type: none"> <li>Performance of our contract with the individual (if he/she is the client)</li> <li>Legitimate interests of Marsh (to assist our clients in assessing and making claims)</li> <li><b>For processing special categories of Personal Data (e.g. health information) and criminal records data:</b></li> <li>As regards processing in the UK by the UK branch of Marsh nv/sa: <ul style="list-style-type: none"> <li>Substantial public interest (Insurance purposes)</li> <li>Consent where required</li> </ul> </li> <li>As regards processing in Belgium by Marsh nv/sa, or to the extent that Belgian 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"> <li>Necessary for the establishment, exercise or defence of a legal claim (special category data only)</li> <li>For reasons of substantial public interest</li> <li>Necessary to protect the vital interests of the data subject or of another natural person (special category data only)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Insurers</li> <li>Claims handlers</li> <li>Lawyers</li> <li>Loss adjusters</li> <li>Experts</li> <li>Third parties involved in handling or otherwise addressing the claim, such as health care professionals</li> <li>Group companies</li> </ul>

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		<ul style="list-style-type: none"> <li>— Necessary for the management of litigation (criminal records data only)</li> <li>— If processed by lawyers or other legal counsel to defend their clients (criminal records data only)</li> <li>— Consent where required</li> </ul>	
Defending or prosecuting legal claims	<ul style="list-style-type: none"> <li>• Individual details</li> <li>• Identification details</li> <li>• Financial information</li> <li>• Policy information</li> <li>• Credit and anti-fraud data</li> <li>• Previous and current claims</li> <li>• Special categories of personal data</li> </ul>	<ul style="list-style-type: none"> <li>• Performance of our contract with the individual (if he/she is the client)</li> <li>• Legitimate interests of Marsh (to assist our client in assessing and making claims)</li> </ul> <p><b>For processing special categories of Personal Data (e.g. health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>• As regards processing in the UK by the UK branch of Marsh nv/sa: <ul style="list-style-type: none"> <li>— Substantial public interest (Insurance purposes)</li> <li>— Consent where required</li> </ul> </li> <li>• As regards processing in Belgium by Marsh nv/sa or, to the extent that Belgian 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"> <li>— Necessary for the establishment, exercise or defence of a legal claim (special category data only)</li> <li>— For reasons of substantial public interest</li> <li>— Necessary for the management of litigation (criminal records data only)</li> <li>— If processed by lawyers or other legal counsel to defend their clients (criminal records data only)</li> <li>— Consent where required</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Insurers</li> <li>• Claims handlers</li> <li>• Lawyers</li> <li>• Loss adjusters</li> <li>• Experts</li> <li>• Third parties involved in handling or otherwise addressing the claim, such as health care professionals;</li> <li>• Group companies</li> </ul>
Investigating and prosecuting fraud or possible criminal offences	<ul style="list-style-type: none"> <li>• Individual details</li> <li>• Identification details</li> <li>• Credit and anti-fraud data</li> <li>• Previous and current claims</li> <li>• Special categories of personal data</li> </ul>	<ul style="list-style-type: none"> <li>• Performance of our contract with the individual (if he/she is the client)</li> <li>• Legitimate interests of Marsh (to assist with the prevention and detection of fraud)</li> </ul> <p><b>For processing special categories of Personal Data (e.g. health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>• As regards processing in the UK by the UK branch of Marsh nv/sa: <ul style="list-style-type: none"> <li>— To establish, defend or prosecute legal claims</li> <li>— Substantial public interest (Insurance purposes)</li> <li>— Consent where required</li> </ul> </li> <li>• As regards processing in Belgium by Marsh nv/sa, or to the extent that Belgian 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"> <li>— Necessary for the establishment, exercise or defence of a legal claim (special category data only)</li> <li>— For reasons of substantial public interest</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Insurers</li> <li>• Lawyers</li> <li>• Law Enforcement Authorities</li> <li>• Experts</li> <li>• Other insurers</li> <li>• Anti-fraud databases</li> <li>• Third parties involved in the investigation or prosecution, such as private investigators;</li> <li>• Group companies</li> </ul>

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<b>Renewals</b>			
Contacting you in order to arrange the renewal of the insurance policy	<ul style="list-style-type: none"> <li>• Individual details</li> <li>• Identification details</li> <li>• Risk details</li> <li>• Policy information</li> <li>• Previous and current claims</li> <li>• Special categories of personal data</li> </ul>	<ul style="list-style-type: none"> <li>• Performance of our contract with the individual (if he/she is the client)</li> <li>• Legitimate interests of Marsh (to correspond with clients to facilitate the continuation of insurance cover)</li> <li>• <b>For processing special categories of Personal Data (e.g. health information) and criminal records data:</b></li> <li>• As regards processing in the UK by the UK branch of Marsh nv/sa: <ul style="list-style-type: none"> <li>— Substantial public interest (Insurance purposes)</li> <li>— Consent where required</li> </ul> </li> <li>• As regards processing in Belgium by Marsh nv/sa, or to the extent that Belgian law applies to processing by the UK branch, special category data can only be processed if one of the following processing conditions apply: <ul style="list-style-type: none"> <li>— Consent where required</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Insurers</li> <li>• Insurance intermediaries such as brokers and aggregators</li> <li>• Group companies</li> </ul>
<b>Throughout the insurance lifecycle</b>			
Marketing analytics, sending marketing materials and communications including data de-identification and/or aggregation	<ul style="list-style-type: none"> <li>• Individual details</li> </ul>	<ul style="list-style-type: none"> <li>• 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)</li> <li>• Consent (where required in limited circumstances)</li> </ul>	<ul style="list-style-type: none"> <li>• Insurers</li> <li>• Group companies</li> </ul>
Carrying out customer satisfaction surveys and market research	<ul style="list-style-type: none"> <li>• Individual details</li> </ul>	<ul style="list-style-type: none"> <li>• Legitimate interests of Marsh (to ensure quality of delivery of our services and to improve our future products and services offering)</li> </ul>	<ul style="list-style-type: none"> <li>• Third party market research companies</li> </ul>
Transferring books of business, company sales and reorganisations	<ul style="list-style-type: none"> <li>• Individual details</li> <li>• Identification details</li> <li>• Financial information</li> <li>• Risk details</li> <li>• Policy information</li> <li>• Credit &amp; anti-fraud data</li> <li>• Previous and current claims</li> <li>• Special categories of personal data</li> </ul>	<ul style="list-style-type: none"> <li>• Legitimate interests of Marsh (to structure our business appropriately)</li> <li>• <b>For processing special categories of Personal Data (e.g. health information) and criminal records data:</b></li> <li>• As regards processing in the UK by the UK branch of Marsh nv/sa: <ul style="list-style-type: none"> <li>— Substantial public interest (Insurance purposes)</li> <li>— Consent where required</li> </ul> </li> <li>• As regards processing in Belgium by Marsh nv/sa, or to the extent that Belgian law applies to processing by the UK branch, special category data can only be processed if one of the following processing conditions apply: <ul style="list-style-type: none"> <li>— Consent where required</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Group companies</li> <li>• Courts</li> <li>• Purchaser (potential and actual)</li> </ul>
General risk modelling	<ul style="list-style-type: none"> <li>• Individual details</li> <li>• Risk details</li> <li>• Policy information</li> </ul>	<ul style="list-style-type: none"> <li>• Legitimate interests of Marsh (to build risk models that allow placing of risk with appropriate insurers)</li> </ul>	<ul style="list-style-type: none"> <li>• Insurers</li> <li>• Clients and prospects</li> </ul>

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	<ul style="list-style-type: none"> <li>Previous and current claims</li> <li>Special categories of personal data</li> </ul>	<p><b>For processing special categories of Personal Data (e.g. health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>As regards processing in the UK by the UK branch of Marsh nv/sa: <ul style="list-style-type: none"> <li>Substantial public interest (Insurance purposes)</li> <li>Consent where required</li> </ul> </li> <li>As regards processing in Belgium by Marsh nv/sa, or to the extent that Belgian 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"> <li>Consent where required</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Group companies</li> </ul>
Analytics include the de-identification of personal data for the purposes of analytics	<ul style="list-style-type: none"> <li>Individual details</li> <li>Identification details</li> <li>Risk details</li> <li>Policy information</li> <li>Previous and current claims</li> <li>Special categories of personal data</li> </ul>	<ul style="list-style-type: none"> <li>Legitimate interests of Marsh (to improve the way we run our business and to enhance our risk models)</li> </ul> <p><b>For processing special categories of Personal Data (e.g. health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>As regards processing in the UK by the UK branch of Marsh nv/sa: <ul style="list-style-type: none"> <li>Substantial public interest (Insurance purposes)</li> <li>Consent where required</li> </ul> </li> <li>As regards processing in Belgium by Marsh nv/sa, or to the extent that Belgian 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"> <li>Consent where required</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Insurers</li> <li>Clients and prospects</li> <li>Group companies</li> </ul>
Complying with our legal or regulatory obligations	<ul style="list-style-type: none"> <li>Individual details</li> <li>Identification details</li> <li>Financial information</li> <li>Risk details</li> <li>Policy information</li> <li>Credit and anti-fraud data</li> <li>Previous and current claims</li> <li>Special categories of personal data</li> </ul>	<ul style="list-style-type: none"> <li>Compliance with a legal obligation</li> <li>Legitimate interests of Marsh (to take pre-emptive steps to ensure legal and regulatory compliance)</li> </ul> <p><b>For processing special categories of Personal Data (e.g. health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>As regards processing in the UK by the UK branch of Marsh nv/sa: <ul style="list-style-type: none"> <li>To establish, defend or prosecute legal claims</li> <li>Consent where required</li> </ul> </li> <li>As regards processing in Belgium by Marsh nv/sa, or to the extent that Belgian 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"> <li>For reasons of substantial public interest</li> <li>Compliance with a legal obligation</li> <li>Necessary for the establishment, exercise or defence of a legal claim (special category data only)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Insurance, data protection and other regulators</li> <li>Law Enforcement Authorities</li> <li>Insurers</li> <li>Auditors</li> <li>Group companies</li> </ul>
<b>Consultancy activities</b>			
General client care, including	<ul style="list-style-type: none"> <li>Individual details</li> </ul>	<ul style="list-style-type: none"> <li>Performance of our contract with the individual (if he/she is the client)</li> </ul>	

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communications with clients	<ul style="list-style-type: none"> <li>Policy information</li> </ul>	<ul style="list-style-type: none"> <li>Legitimate interests of Marsh (to correspond with clients in order to provide consultancy services)</li> </ul> <p><b>For processing special categories of Personal Data (e.g. health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>Consent</li> </ul>	
General risk modelling in the context of our consultancy services in order to evaluate risks and provide advice	<ul style="list-style-type: none"> <li>Individual details</li> <li>Risk details</li> <li>Policy information</li> <li>Previous and current claims</li> <li>Special categories of personal data</li> </ul>	<ul style="list-style-type: none"> <li>Legitimate interest of Marsh (to build risk models and assess the risks and necessary cover)</li> </ul> <p><b>For processing special categories of Personal Data (e.g. health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>Consent</li> </ul>	
Analysis as part of the specific consultancy advice	<ul style="list-style-type: none"> <li>Individual details</li> <li>Risk details</li> <li>Policy information</li> <li>Previous and current claims</li> <li>Special categories of personal data</li> </ul>	<ul style="list-style-type: none"> <li>Legitimate interests of Marsh (to provide the agreed consultancy services to its clients)</li> </ul> <p><b>For processing special categories of Personal Data (e.g. health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>Consent</li> </ul>	
Complying with our legal or regulatory obligations in the context of our consultancy business	<ul style="list-style-type: none"> <li>Individual details</li> <li>Identification details</li> <li>Financial information</li> <li>Risk details</li> <li>Policy information</li> <li>Credit and anti-fraud data</li> <li>Previous and current claims</li> <li>Special categories of personal data</li> </ul>	<ul style="list-style-type: none"> <li>Compliance with a legal obligation</li> <li>Legitimate interests of Marsh (to take pre-emptive steps to ensure legal and regulatory compliance)</li> </ul> <p><b>For processing special categories of Personal Data (e.g. health information) and criminal records data:</b></p> <ul style="list-style-type: none"> <li>To establish, defend or prosecute legal claims</li> <li>Consent</li> </ul>	<ul style="list-style-type: none"> <li>Insurance, data protection and other regulators</li> <li>Police</li> <li>Insurers</li> <li>Auditors</li> <li>Group companies</li> </ul>
<b>Website activities</b>			
To communicate with you regarding any queries you raise via the website	<ul style="list-style-type: none"> <li>Individual details</li> <li>Identification details</li> </ul>	<ul style="list-style-type: none"> <li>Legitimate interests of Marsh (to correspond with website users)</li> </ul>	
To monitor your interaction with the website to ensure service quality, compliance with procedures and to combat fraud	<ul style="list-style-type: none"> <li>Individual details</li> <li>Identification details</li> </ul>	<ul style="list-style-type: none"> <li>Compliance with a legal obligation</li> <li>Legitimate interests of Marsh (to ensure the quality and legality of our online services)</li> </ul> <p><b>For processing special categories of Personal Data and criminal records data:</b></p> <ul style="list-style-type: none"> <li>Substantial public interest (preventing fraud)</li> </ul>	<ul style="list-style-type: none"> <li>Third parties undertaking online monitoring</li> <li>Anti-fraud databases</li> </ul>
To ensure the website content is relevant and presented in the most effective manner for you and your device	<ul style="list-style-type: none"> <li>Individual details</li> <li>Identification details</li> </ul>	<ul style="list-style-type: none"> <li>Legitimate interests of Marsh (to provide clients, beneficiaries and claimants with content and services on the website)</li> </ul>	