

General Information Document for Marsh Clients

Information obligations and rules of conduct pursuant to Chapter V of Directive (EU) 2016/97 relating to insurance distribution.

General information

Marsh, Lda, Commercial Company by quotes in C.R.C Lisbon, N. 38285. Capital Stock €2.550.000. Vat n.º 500 389 365. Head Office: Rua António Pedro, 111, 1150-045 Lisbon.

Registered in ASF with the category of Insurance Broker under the n.º 607243481, since 27-01-2007, and in the category of Reinsurance Broker, under the number 811355665/3, since 16-09-2011, in Life and Non-Life Insurance Lines of Business, as shown in <http://www.asf.com.pt>.

It has Civil Liability and Surety Insurance arranged, as established in the applicable private insurance and reinsurance brokerage regulations.

It represents and treats its customers in an honest, fair and professional manner.

It will not deliberately place itself in a position where its interests or duties to anyone else prevent it from meeting its obligations with you.

It has a Customer Care Service located at Rua António Pedro, 111, 1150-045 Lisbon, to take care of any complaint and/or claim, whose functioning, activity and competences are regulated in the “Marsh Customer Service Regulations” which is available to customers who request it. Complaints and/or claims may be sent to Rua António Pedro, 111, 1150-045 Lisbon and/or the following e-mail address servico.atendimentocliente@marsh.com.

If you are not satisfied with the manner in which your complaint is resolved, you have the right to address the competent administrative authority on insurance matters <http://www.asf.com.pt>. Client also has the possibility to resort to alternative dispute resolution procedures, through Cimpas - Centro de Informação, Mediação e Arbitragem de Seguros.

To do so, it will be essential to prove that the complaint or claim has been previously filed before Marsh's Customer Service.

In general, Marsh will recommend an insurance product based on an objective, personalized analysis that will provide you with enough information to enable you to make an informed decision based on your needs.

When it receives specific instructions, it will try to select an insurance that meets your needs.

Sometimes Marsh may get quotes from a limited number of insurers, or even a single insurer. In that case, Marsh has no contractual obligation to exclusively sign with a particular insurer.

Marsh addresses insurers based on its knowledge and experience.

Conflicts of interest and Transparency

No insurance company or parent company of an insurance company has any direct or indirect investment of more than 10% of the voting rights or equity of Marsh. Its parent, Marsh McLennan Inc. and its subsidiaries have equity interests and have contractual agreements with certain insurers and wholesale brokers.

Information regarding these agreements can be requested in hard copy or can be found at the following link: <https://www.marsh.com/pt/en/about/about-marsh/transparency-and-disclosure.html>.

The remuneration to be paid to Marsh may consist of:

- A commission to be paid by the insurance company where the risks calculated on and included in the premium are placed.
- The collection of professional fees that are billed directly to the customer.
- A combination of professional fees and commissions.

More information can be found at the following web address: <https://www.marsh.com/pt/en/about/about-marsh/transparency-and-disclosure.html>.

Marsh manages panels, facilities and other placement agreements with insurance companies for which it receives independent payments from these companies for its administration. It will inform you if your insurance is placed on a panel or a facility. When the information is sent electronically, you can request a hard copy and this will be provided free of charge.

Protection of personal data

Marsh commits to strict adherence to all legislation of data protection, both the current and any that could come into force in the future. The customer is informed that the personal data requested will be processed by Marsh in its capacity as data controller.

To provide the services as an insurance broker and risk consultant, Marsh will collect and use personal information that may include special categories of personal data (e.g. health data).

The purposes for which the personal data will be processed are the brokering of the insurance contract, including the processing of claims or the provision of risk consultancy services, as the case may be, as well as the sending of commercial communications on the insurance products brokered and the consulting services provided by Marsh.

The processing of personal data for the purposes of brokering the insurance contract, including the processing of claims or the provision of risk consultancy services, is covered by the fulfilment of the contractual relationship subscribed between the parties. In turn, the processing of personal data for the sending of commercial communications is based on legitimate interest of the data controller. The customer may oppose the processing of their data by Marsh for this purpose by sending a letter to the address Rua António Pedro, 111, 1150-045 Lisbon, for the attention of the Legal Department or to the e-mail: portugal.privacy@marsh.com.

Likewise, the customer has the right to access their personal data, to rectify, delete, and oppose their processing, to limit their processing and to exercise the right to their portability. In order to exercise the aforementioned rights, the

customer must send a request to the address Rua António Pedro, 111, 1150-045 Lisbon, for the attention of the Legal Department or to the e-mail: portugal.privacy@marsh.com. In case of not being satisfied in the exercise of their rights, the customer can file a claim before the Marsh Data Protection Officer by sending an email to the following address: portugal.privacy@marsh.com.

In compliance with the purposes described above, it may be necessary that Marsh communicate the Personal Data to entities such as insurers, reinsurers, valuers, sub-contractors, their subsidiaries and certain regulatory bodies, which may need personal data in order to fulfil the purposes described in Marsh's Privacy Notice.

If personal data of third parties is provided in compliance with the requested contract, the customer must inform them of the purposes for which their personal data will be processed by Marsh. Such data may include health data when the fulfilment of the contractual relationship makes its processing by Marsh necessary. Any third party whose personal data is processed can exercise their rights at any time.

The customer is informed that the personal data provided to Marsh shall be kept as long as the purpose for they were collected remains unchanged and until the expiry of the limitation periods for any actions that may arise from the compliance of the contract. Once the insurance contract has expired for any reason, they shall be blocked when they are no longer relevant to the fulfilment of that purpose.

For more information on the data protection policy and on the rights set out in the regulations, Marsh provides to the customer the Privacy Notice through the following link <https://www.marsh.com/pt/pt/privacy-notice.html>.