

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):</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):</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):</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):</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):</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):</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):</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 <p>For processing Special Categories of Personal Data (e.g. health information):</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 |