

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 they are 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>Substantial public interest (Insurance purposes)</li> </ul>	<ul style="list-style-type: none"> <li>Anti-fraud databases</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 they are 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>Substantial public interest (Insurance purposes)</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> </ul>
<b>Policy Administration</b>			
General client care, including communicating with clients	<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 they are the client)</li> <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>Substantial public interest (Insurance purposes)</li> </ul>	<ul style="list-style-type: none"> <li>Insurers</li> </ul>

<b>Purpose of Processing</b>	<b>Type of Information Collected</b>	<b>Legal Grounds</b>	<b>Disclosures</b>
<b>Policy Administration (continued)</b>			
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 they are 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 they are 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 and recovering payments on behalf of clients	<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 they are the client)</li> <li>Legitimate interests of Marsh (to assist our clients in assessing and making claims and recovering amounts under the relevant 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>Substantial public interest (Insurance purposes)</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> </ul>
Valuation of claims, including arranging visits to assess relevant 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 they are the client)</li> <li>Legitimate interests of Hamilton Bond (to assist our clients by valuing their loss)</li> </ul> <p><b>For processing criminal records data:</b></p> <ul style="list-style-type: none"> <li>Substantial public interest (Insurance purposes)</li> </ul>	<ul style="list-style-type: none"> <li>Insurers</li> <li>Claims handlers</li> <li>Lawyers</li> <li>Loss adjusters</li> <li>Other third parties</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 they are 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>To establish, defend or prosecute legal claims</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> </ul>

<b>Purpose of Processing</b>	<b>Type of Information Collected</b>	<b>Legal Grounds</b>	<b>Disclosures</b>
<b>Claims processing (continued)</b>			
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 they are 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>• To establish, defend or prosecute legal claims</li> <li>• Substantial public interest (Insurance purposes)</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> </ul>
<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 they are the client)</li> <li>• Legitimate interests of Marsh (to correspond with clients to facilitate the continuation of insurance cover)</li> </ul>	<ul style="list-style-type: none"> <li>• Insurers</li> <li>• Insurance intermediaries such as brokers and aggregators</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> </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>• Substantial public interest (Insurance purposes)</li> <li>• In certain circumstances, consent</li> </ul>	<ul style="list-style-type: none"> <li>• Group companies</li> <li>• Courts</li> <li>• Purchaser (potential and actual)</li> </ul>

Purpose of Processing	Type of Information Collected	Legal Grounds	Disclosures
<b>Throughout the insurance lifecycle (continued)</b>			
General risk modelling	<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 build risk models that allow placing of risk with appropriate insurers)</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>Substantial public interest (Insurance purposes)</li> </ul>	<ul style="list-style-type: none"> <li>Insurers</li> <li>Clients and prospects</li> <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>Substantial public interest (Insurance purposes)</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>To establish, defend or prosecute legal claims</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> </ul>
<b>Consultancy activities</b>			
General client care, including communications with clients	<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 they are the client)</li> <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>	

<b>Purpose of Processing</b>	<b>Type of Information Collected</b>	<b>Legal Grounds</b>	<b>Disclosures</b>
<b>Consultancy activities (continued)</b>			
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> </ul>
<b>Government support and compensation schemes</b>			
To administer Government schemes, assess eligibility and on-board participants and handle claims for compensation	<ul style="list-style-type: none"> <li>Individual details</li> <li>Identification details</li> <li>Credit and anti-fraud data</li> <li>Financial 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 Commercial (acting as a third party administrator to assist the Government provide compensation to industries affected by the COVID-19 pandemic)</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>Substantial public interest (Insurance purposes and statutory and government purposes)</li> </ul>	<ul style="list-style-type: none"> <li>The UK Government</li> <li>Anti-fraud databases</li> <li>Credit reference agencies</li> <li>Loss adjusters</li> <li>Lawyers</li> <li>Experts</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>

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<b>Website activities (continued)</b>			
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>	
To enable you to participate in any competition, prize draw or promotional marketing event	<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 run competitions, offer awards and participate in promotional and marketing activity)</li> </ul>	