

# Marsh Notice at Collection

## What personal information do we collect, and for what purpose?

We collect the following categories of personal information, including sensitive personal information:

Categories of PI	Examples/ Description	Categories of Sources of PI	Business or Commercial Purpose for Collection and Processing of PI	Categories of third parties to whom we disclose the PI
<b>Identifiers</b>	<ul style="list-style-type: none"> <li>Name</li> <li>Mailing Address</li> <li>IP address</li> <li>Email address</li> <li>Social security number</li> <li>Driver's license number</li> <li>Passport number</li> <li>Data from cookies, web beacons, etc.</li> <li>Employee ID</li> <li>Telephone Numbers</li> <li>Contact information for related individuals</li> </ul>	<ul style="list-style-type: none"> <li>Directly from you (e.g., when you request a quote or make an inquiry to a service center)</li> <li>From third parties acting on your behalf (e.g., your employer)</li> <li>Insurance carriers and third-party agents/brokers</li> <li>Indirectly from you (e.g., when you interact with our Sites)</li> </ul>	<ul style="list-style-type: none"> <li>Quotation/ Inception</li> <li>Policy Administration</li> <li>Claims Processing</li> <li>Renewals</li> <li>Lifecycle of Insurance Services</li> <li>Compliance/ security monitoring and screening</li> <li>Communicate with you about our products and Services</li> <li>As necessary in connection with a merger, sale or bankruptcy</li> </ul>	<ul style="list-style-type: none"> <li>Insurance carriers and third-party agents/ brokers (e.g., for quotes or placement services)</li> <li>Service providers that we engage in connection with the services</li> <li>Our affiliates in connection with services provided to you or in which you have expressed an interest</li> <li>Marketing partners or aggregators through whom you have requested a quote or service</li> <li>Anti-fraud databases</li> <li>Credit reference agencies</li> <li>Service providers who help us operate, assess, analyze, and improve the performance of our Sites</li> <li>Successor entities</li> </ul>

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<b>Special Categories of Personal Information</b>	<ul style="list-style-type: none"> <li>• Marital status</li> <li>• Race</li> <li>• Religion</li> <li>• Health</li> <li>• Physical or mental disability</li> <li>• National origin</li> <li>• Veteran status</li> <li>• Gender</li> <li>• Sexual orientation</li> <li>• Beneficiaries/Dependents</li> <li>• Criminal and motor vehicle records</li> </ul>	<ul style="list-style-type: none"> <li>• Directly from you (e.g., when you request a quote or make an inquiry to a service center)</li> <li>• From third parties acting on your behalf (e.g., your employer)</li> <li>• Insurance carriers and third-party agents/brokers</li> <li>• From third-party authorities and companies that provide access to such information (e.g., a state department of motor vehicles)</li> </ul>	<ul style="list-style-type: none"> <li>• Quotation/ Inception</li> <li>• Policy Administration</li> <li>• Claims Processing</li> <li>• Renewals</li> <li>• Lifecycle of Insurance Services</li> <li>• As necessary in connection with a merger, sale or bankruptcy</li> </ul>	<ul style="list-style-type: none"> <li>• To the extent permitted by law, insurance carriers and third-party agents/brokers (e.g., for quotes or placement services)</li> <li>• To the extent permitted by law, service providers that we engage in connection with the services</li> <li>• Our affiliates in connection with services provided to you or in which you have expressed an interest</li> <li>• Successor entities</li> </ul>
<b>Internet &amp; Other Electronic Network Activity</b>	<ul style="list-style-type: none"> <li>• Browsing history, search history, and information regarding your interaction with a Site</li> <li>• Server log records including page requests)</li> </ul>	<ul style="list-style-type: none"> <li>• Indirectly from you (e.g., when you interact with our Sites)</li> </ul>	<ul style="list-style-type: none"> <li>• Website Activities</li> <li>• As necessary in connection with a merger, sale or bankruptcy</li> </ul>	<ul style="list-style-type: none"> <li>• Service providers who help us operate, assess, analyze, and improve the performance of our Sites</li> <li>• Successor entities</li> </ul>
<b>Financial Information</b>	<ul style="list-style-type: none"> <li>• Consumer reporting data, credit scores</li> <li>• Data collected by a financial institution subject to GLBA (NRFI)</li> <li>• CLUE (Comprehensive Loss Underwriting Exchange) reports</li> </ul>	<ul style="list-style-type: none"> <li>• Directly from you (e.g., when you request a quote or make an inquiry to a service center)</li> <li>• From third parties acting on your behalf (e.g., your employer)</li> <li>• From third parties that provide access to such information (e.g., a credit reporting agency)</li> <li>• Insurance carriers and third-party agents/brokers</li> </ul>	<ul style="list-style-type: none"> <li>• Quotation/ Inception</li> <li>• Policy Administration</li> <li>• Claims Processing</li> <li>• Renewals</li> <li>• Lifecycle of Insurance Services</li> <li>• Compliance/ security monitoring and screening</li> <li>• As necessary in connection with a merger, sale or bankruptcy</li> </ul>	<ul style="list-style-type: none"> <li>• Insurance carriers and third-party agents/brokers (e.g., for quotes or placement services)</li> <li>• Service providers that we engage in connection with the services</li> <li>• Successor entities</li> </ul>

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<b>Education Information</b>	<ul style="list-style-type: none"> <li>• Student educational records</li> </ul>	<ul style="list-style-type: none"> <li>• Directly from you (e.g., when you request a quote or make an inquiry to a service center)</li> <li>• From third parties acting on your behalf (e.g., e.g., your employer)</li> <li>• Insurance carriers and third-party agents/brokers</li> </ul>	<ul style="list-style-type: none"> <li>• Quotation/ Inception</li> <li>• Policy Administration</li> <li>• Claims Processing</li> <li>• Renewals</li> <li>• Lifecycle of Insurance Services</li> <li>• Compliance/ security monitoring and screening</li> <li>• As necessary in connection with a merger, sale or bankruptcy</li> </ul>	<ul style="list-style-type: none"> <li>• Insurance carriers and third-party agents/brokers (e.g., for quotes or placement services)</li> <li>• Service providers that we engage in connection with the services</li> <li>• Our affiliates in connection with services provided to you or in which you have expressed an interest</li> <li>• Successor entities</li> </ul>
<b>Professional or employment-related Information</b>	<ul style="list-style-type: none"> <li>• Occupation /Title</li> <li>• CV/work history</li> <li>• HR records (comp, benefits, training, performance, etc.)</li> </ul>	<ul style="list-style-type: none"> <li>• Directly from you (e.g., when you request a quote or make an inquiry to a service center)</li> <li>• From third parties acting on your behalf (e.g., your employer)</li> <li>• Insurance carriers and third-party agents/brokers</li> </ul>	<ul style="list-style-type: none"> <li>• Quotation/ Inception</li> <li>• Policy Administration</li> <li>• Claims Processing</li> <li>• Renewals</li> <li>• Lifecycle of Insurance Services</li> <li>• As necessary in connection with a merger, sale or bankruptcy</li> </ul>	<ul style="list-style-type: none"> <li>• Insurance carriers and third-party agents/brokers (e.g., for quotes or placement services)</li> <li>• Service providers that we engage in connection with the services</li> <li>• Our affiliates in connection with services provided to you or in which you have expressed an interest</li> <li>• Successor entities</li> </ul>

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<b>Commercial Information</b>	<ul style="list-style-type: none"> <li>• Purchase history</li> <li>• Service records</li> <li>• Personal property</li> <li>• Customer service records</li> <li>• Communication preferences</li> <li>• Consumer history/trends</li> <li>• Payment preferences</li> <li>• Market research, survey data</li> <li>• Account information and data collected for quoting/ binding coverage</li> <li>• Policy and premium documentation</li> </ul>	<ul style="list-style-type: none"> <li>• Directly from you (e.g., when you request a quote or make an inquiry to a service center)</li> <li>• From third parties acting on your behalf (e.g., your employer)</li> <li>• Insurance carriers and third-party agents/brokers</li> </ul>	<ul style="list-style-type: none"> <li>• Quotation/ Inception</li> <li>• Policy Administration</li> <li>• Claims Processing</li> <li>• Renewals</li> <li>• Lifecycle of Insurance Services</li> <li>• Communicate with you about our products and Services</li> <li>• As necessary in connection with a merger, sale or bankruptcy</li> </ul>	<ul style="list-style-type: none"> <li>• Insurance carriers and third-party agents/brokers (e.g., for quotes or placement services)</li> <li>• Service providers that we engage in connection with the services</li> <li>• Plan Administrators/ Plan Advisors/ Program Sponsors and their agents in connection with the insurance coverages you are able to purchase or benefit from as a result of your employment or business relationship with an employer or program sponsor that is our client</li> <li>• Marketing partners or aggregators through whom you have requested a quote or service</li> <li>• Banks and Premium Finance Providers</li> <li>• Debt recovery providers</li> <li>• Service providers who help us operate, assess, analyze, and improve the performance of our Sites</li> <li>• Our affiliates in connection with services provided to you or in which you have expressed an interest</li> <li>• Successor entities</li> </ul>

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<b>Inferences</b>	<ul style="list-style-type: none"> <li>Inferred data (propensities, attributes)</li> <li>Demographic data</li> <li>Interests, hobbies</li> <li>Professional interests</li> </ul>	<ul style="list-style-type: none"> <li>Directly from you (e.g., when you request a quote or make an inquiry to a service center)</li> <li>From third parties acting on your behalf (e.g., your employer)</li> <li>Indirectly from you (e.g., when you interact with our Sites)</li> <li>Insurance carriers and third-party agents/brokers</li> </ul>	<ul style="list-style-type: none"> <li>Quotation/ Inception</li> <li>Policy Administration</li> <li>Claims Processing</li> <li>Renewals</li> <li>Lifecycle of Insurance Services</li> <li>Communicate with you about our products and Services</li> <li>Website Activities</li> <li>As necessary in connection with a merger, sale or bankruptcy</li> </ul>	<ul style="list-style-type: none"> <li>Insurance carriers and third-party agents/brokers (e.g., for quotes or placement services)</li> <li>Service providers that we engage in connection with the services</li> <li>Our affiliates in connection with services provided to you or in which you have expressed an interest</li> <li>Successor entities</li> </ul>
<b>Sensitive Personal Information</b>	<ul style="list-style-type: none"> <li>Social Security Card</li> <li>Driver's License</li> <li>Passport Number</li> </ul>	<ul style="list-style-type: none"> <li>Directly from you (e.g., if you request access, deletion or correction of your personal information)</li> </ul>	<ul style="list-style-type: none"> <li>Compliance/ security monitoring and screening</li> <li>Verify your identity</li> <li>As necessary in connection with a merger, sale or bankruptcy</li> </ul>	<ul style="list-style-type: none"> <li>Anti-fraud databases</li> <li>Credit reference agencies</li> <li>Successor entities</li> </ul>

## Sale of your personal information or sharing for cross-context advertising

If you visit one of our Sites, we may share your internet or other electronic network activity information for cross-context targeted advertising purposes utilizing advertising cookies. Under some laws, this activity may be considered a sale of information. As such, you may have the right to opt in or out of the sale of your personal information or the sharing of your personal information for cross context behavioral advertising or targeting purposes. To opt in or out of our selling or sharing of your personal information on our websites or to view the names of specific third parties with whom we have sold or shared your information, please click on the “Manage Cookies” link at the bottom of our webpage, where you will find instructions on how to manage cookies and other online trackers that may collect and share personal information in a manner that could be considered a sale or sharing under applicable law. If you would like to opt out of the sale or sharing of your information, ensure the toggles for “Advertising” and “Analytics” trackers are set to “No”.

You may also implement a browser setting or extension to communicate your selling and sharing preferences automatically to the websites you visit. Our websites process such “opt out preference signals” in a frictionless manner. The current “opt out preference signal” with a defined protocol for companies to follow if they receive the signal is called the Global Privacy Control (GPC). GPC is available for an increasing number of browsers and browser extensions, listed [here](#). If you want to use GPC, you can download and enable it via a participating browser or browser extension. More information about downloading GPC is available [here](#).

## Retention of your information

Our products, services, and regulatory obligations are complex, and thus our retention periods for personal information vary. We consider the following obligations when setting retention periods for personal information and the records we maintain: the need to retain information to accomplish the business purposes or contractual obligations for which it was collected; our duties to effectuate our clients’ instructions with respect to personal information we process on their behalf; our duties to comply with mandatory legal and regulatory record-keeping requirements; and other legal impacts such as applicable statute of limitations periods. We may also retain personal information for other purposes delineated in applicable privacy laws. When Personal Information is no longer needed, our company policies require that we either de-identify or aggregate the information (in which case we may further retain and use the de-identified or aggregated information for analytics purposes) or securely destroy it.