



Privacy Policy  
**Protecting Your Privacy:**  
**Online Privacy Policy**

Effective Date: November 2020

## **PRIVACY POLICY**

Marsh Singapore Pte Ltd ("**Marsh**") operates this website (the "**Site**") on behalf of Anda Insurance Agencies Pte Ltd ("**Anda**"). Anda is a licensed insurance agency registered with the General Insurance Association of Singapore. Anda acts as an insurance agent of licensed insurers which are licensed as "Insurers" with the Monetary Authority of Singapore. All references to Marsh within this Privacy Policy shall include Anda.

Marsh is firmly committed to protecting your privacy and the confidentiality of your Personal Information that we process, including that of visitors to this Site. We understand your privacy and security concerns regarding the information we collect, use and disclose to third parties for the purpose of allowing us to provide and offer our products and services to you. To notify you about our practices, we have developed this Privacy Policy. Any personally identifiable information collected on this Site is considered Personal Information ("Personal Information") and will be treated in accordance with this Privacy Policy.

This Privacy Policy is subject to change at any time. If we make changes to this Privacy Policy, we will update the "Effective Date" at the top of this page. Any changes we make to this Privacy Policy become effective immediately, so you should review this Privacy Policy regularly for changes.

## **COLLECTION, USE AND DISCLOSURE OF PERSONAL INFORMATION**

This Privacy Policy applies to data collected in relation to this Site. The information gathered by Marsh from this Site falls into two categories: (1) information voluntarily supplied by visitors to our Site and (2) tracking information gathered as visitors navigate through our Site.

### **Information Voluntarily Provided by You**

In the course of registering for and using this Site, you may choose to provide us with information to help us serve your needs and required to fulfil the services of this Site. For example, you may provide us your e-mail address to request information, or you may send us your mailing address so we may send you the material you have requested. Any Personal Information that you send us will be used only for the purpose indicated on the Site or in this policy. We may also use your information to provide you with information about other services and products that are offered by Marsh or our affiliated companies that we think may be of interest to you. If you do not wish to be contacted by us, please see the section titled "Opting-Out" below.

### **Cookies**

This Site may use cookies. Cookies are pieces of information stored by your web browser on behalf of a web site and returned to the web site on request. The only Personal Information a cookie can contain is information you supply. A cookie cannot read data off your hard drive.

If this Site uses cookies, certain pages of the Site may not function properly if the cookies are turned off. Please consult your web browser's Help documentation for more information about how to turn cookies on and off for your browser. Cookies are placed on your computer, and accordingly we neither store cookies on our computers nor forward them to any external parties.

The information that may be maintained by a cookie is used by Marsh solely to help us manage the Site, improve features of the Site and understand usage patterns. This may include such items as: username, the pages visited on the Site; the date and time of the visit; the internet address of the referring site; the version of browser used; the capabilities of the browser; and the search terms used on our search engines.

### **Disclosure or Use of Personal Information**

We will not exchange or sell or otherwise distribute your Personal Information without your consent, except to the extent required by law, in accordance with your instructions, or as identified in this privacy policy:

Marsh's use of your data may be in order to:

- **Provide** access to services and products
- **Respond** to enquiries regarding this Site
- **Administer** the Site
- **Maintain network security** and performance and protect against cyber-attacks
- **Comply** with and enforce applicable laws, industry standards, and our own policies
- **Verify your identity**
- **Register** and service your online account
- **Contact you** when necessary

Marsh shares or may share your Personal Information as follows:

- **Affiliates.** Marsh may use hosting, logging and other website support services of its affiliates in the Marsh & McLennan group of companies ("**Affiliates**") in order to operate this Site. Its Affiliates may have access to your Personal Information only as necessary to perform functions on Marsh's behalf, and under conditions of confidentiality and similar levels of security safeguards. Affiliates are restricted from using it for purposes other than providing services to Marsh.
- **Agents and Service Providers.** We sometimes contract with other companies and individuals to perform functions or services on our behalf, such as hosting this Site, sending e-mail messages and making phone calls on our behalf. They may have access to Personal Information, such as addresses, needed to perform their functions, but are restricted from using it for purposes other than providing services for Marsh.
- **Business Transfers.** As we continue to develop our business, we might sell or buy assets. In such transactions, user information generally is one of the transferred business assets. Also, if either Marsh itself or substantially all of Marsh assets were acquired, your Personal Information may be one of the transferred assets.
- **Logging, Auditing, and Security.** Marsh may retain records of your submissions on this Site for website auditing, logging, operational support, and security purposes.

## Legal Matters

Marsh may preserve and has the right to disclose without your prior permission any information about you or your use of this Site if Marsh has a good faith belief that such action is necessary to: (a) Protect and defend the rights, property or safety of Marsh or its affiliates,

employees, other users of this Site, or the public; (b) Enforce the terms and conditions that apply to use of this site, (c) Respond to claims that any content violates the rights of third-parties, (d) respond to claims of suspected or actual illegal activity, (e) respond to an audit or investigate a complaint or security threat, or (f) to comply with any applicable law, regulation, legal process or governmental request.

### **External Links**

Marsh includes links to other websites whose privacy policies we do not control. Once you leave our servers (you can tell where you are by checking the URL in the location bar on your browser), use of any information you provide is governed by the privacy policy of the operator of the site you are visiting. That policy may differ from ours. If you can't find the privacy policy of any of these sites via a link from the site's homepage, you should contact the site directly for more information.

### **Information Storage and Security**

Information collected through this Site may be processed and stored outside Singapore. If you are located in Singapore, by providing information to Marsh through the use of the Site you are consenting to the transfer of the information outside Singapore for processing in accordance with this Privacy Policy. We have in place physical, electronic, and procedural safeguards appropriate to the sensitivity of the Personal Information we collect, use, and maintain. However, as effective as our security measures are, no security system is impenetrable. We cannot guarantee the security of our database, nor can we guarantee that information you supply will not be intercepted while being transmitted to us over the Internet. We ask that you do your part by maintaining in strict confidence any computer passwords you use to access the Internet or this Site.

We will retain your Personal Information for as long as is necessary for the processing purpose(s) for which it was collected and other permitted purpose(s), including retention of Personal Information required by contract, law or regulation. Our retention periods are based on business, legal and regulatory needs.

### **Marsh is Not Interested in Minors**

You must be at least 18 years old and possess the legal authority to form legally binding contracts under applicable law to use this Site and the services provided on it. Marsh does not knowingly collect Personal Information from those under the age of 18. In an instance

where such information was collected, it would be purely accidental and unintentional. Marsh encourages parents to discuss the Internet with their children and monitor Personal Information that a child may provide via the Internet.

### **Policy Updates**

This privacy policy was last updated on 20 June 2018. We may update this privacy policy from time to time. When we do so, changes in our privacy policy will be effective immediately. If you are a regular visitor to this Site, we recommend that you check this privacy policy on a regular basis.

### **Contact Information**

1) Privacy Policy Questions regarding this Privacy Policy should be directed to or by contacting Marsh at:

Marsh (Singapore) Pte Ltd  
Attn: Legal Department  
8 Marina View  
#09-02 Asia Square Tower 1  
Singapore 018960

2) **Opting Out** If when using this Site, you have previously furnished us with contact information but now do not want to receive further communications which are not necessary to provide you with services, please let us know by submitting your request to opt out to the address above.