



JLT UK AND EU GENERAL FAIR PROCESSING NOTICE

Jardine Lloyd Thompson Group plc and our [Associated Companies](#) ("JLT", "we", "our" or "us") hold and process data on individuals that visit our websites as well as prospective and current clients and suppliers ("you" or "your") when you visit our websites, sign up to any of our newsletters, sign up to use any of our client portals, take part in any of our competitions or surveys or when we communicate with you as a prospective client or supplier of JLT.

The identity and contact details of each of the JLT Associated Companies that are covered by this Fair Processing Notice are available [here](#). These companies are the Data Controllers referred to in this Fair Processing Notice.

We take your data protection rights and our legal obligations seriously. Your Personal Information will be treated in a secure and confidential manner and only as set out in this Fair Processing Notice.

This Fair Processing Notice describes the categories of your Personal Information we process, how your Personal Information may be processed and how your privacy is safeguarded in the course of our relationship with you. It is intended to comply with our obligations to provide you with information about JLT's processing of your Personal Information under applicable European privacy laws. It does not form part of any contract you may have with JLT.

If you have any questions regarding the processing of your Personal Information or if you believe your privacy rights have been violated, please contact the Data Protection Officer for the relevant JLT entity. The details of the relevant JLT entity and appropriate contact are available [here](#).

We may amend this Notice from time to time for example, to keep it up to date or to comply with legal requirements or changes in the way we operate our business. Please regularly check this Notice for updates.

1. **Who is responsible for looking after your Personal Information?**

JLT collects and processes your Personal Information for the purposes described in this Fair Processing Notice.

The relevant associated company of JLT with whom you have dealings as identified by your visits to their website or in your correspondence with them (whether issued by JLT or a third party) will be the Data Controller of your Personal Information. In addition, where processing of [Personal Information](#) is undertaken by other associated companies of JLT for their own independent purposes, these Associated Companies may also be Data Controllers of your Personal Information.

2. **What Personal Information are we collecting?**

We may collect, use, store and transfer the following [Personal Information](#) about you for the purposes described in this Fair Processing Notice:

- **Contact Details** which includes names, email addresses, billing and home addresses, telephone numbers, usernames or similar identifiers, marital status, title, date of birth, gender and passport information;
- **Profile Data** which includes your username and password, your interests, preferences, feedback and survey responses and access made to our client portals;
- **Marketing and Communications Data** which includes your preferences in receiving marketing from us and our third parties, your communication preferences and other marketing and communication related data;
- **Technical Data** which includes internet protocol (IP) addresses, your login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices you use to access this website; and
- **Usage Data** which includes information about how you use our website.

Please note that the only [Special Categories of Data](#) we may process about you is any dietary requirements that you may have. We do not collect any information about criminal convictions or offences.

Our website may include links to [third party websites, plug-ins and applications](#). Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We do not control these third party websites and are not responsible for their privacy notices. When you leave our website, we encourage you to read the privacy notice of every website you visit.

3. **How do we use your Personal Information?**

We will only use your Personal information when the law allows us to. We usually use your Personal Information for the following purposes:

- where we need to perform the contract we are about to enter into or have entered into with you;
- where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests; or
- where we are required to comply with a legal or regulatory obligation or requirement.

We have set out below a description of the ways in which we may use your [Personal Information](#) and which of the legal bases we rely on to do so.

Activity	Type of information collected	The basis on which we may the information
To register you as a new or prospective client or supplier	<ul style="list-style-type: none"> • Contact Details • Marketing and Communications Data 	<ul style="list-style-type: none"> • Performance of a contract with you • Legitimate interests (to set up our records with you as a prospective or current client or supplier)
To manage our relationship with you which will include: <ul style="list-style-type: none"> • notifying you about changes to our terms or Fair Processing Notice • providing you with information and materials about our products and services or our business needs • providing you with access to our client portals • asking you to leave a review or take a survey • communicating with you as prospective or current client or supplier 	<ul style="list-style-type: none"> • Contact Details • Profile Data • Marketing and Communications Data • Usage Data • Technical Data 	<ul style="list-style-type: none"> • Performance of a contract with you • Necessary to comply with a legal obligation • Legitimate interests (to keep our records updated, to communicate with you as a client or prospect and to analyse our client and prospective clients' use of our services and products)
To enable you to partake in a prize draw, competition or complete a survey or a feedback form	<ul style="list-style-type: none"> • Contact Details • Profile Data • Marketing and Communications Data • Usage Data 	<ul style="list-style-type: none"> • Performance of a contract with you • Legitimate interests (to analyse how clients and prospective clients use our services, to develop them and to grow our business and to inform our business development strategy)

<p>To enable us to book you onto seminars, conferences and workshops, to make travel and accommodation arrangements for you and to plan and organise your travel itinerary as part of managing and developing our client relationship with you</p>	<ul style="list-style-type: none"> • Contact Details • Profile Data • Marketing and Communications Data 	<ul style="list-style-type: none"> • Performance of a contract with you • Legitimate interests (to grow our business, to enhance business relationship and management and to inform our business development strategy)
<p>To deliver relevant website content and advertisements to you and measure or understand the effectiveness of the advertising we serve to you</p>	<ul style="list-style-type: none"> • Contact Details • Profile Data • Marketing and Communications Data • Usage Data • Technical Data 	<ul style="list-style-type: none"> • Legitimate interests (to analyse how clients and prospective clients use our services, to develop them and to grow our business and to inform our business development strategy)

4. How is your [Personal Information](#) collected?

We may collect [Personal Information](#) from and about you through the following:

- **Direct interactions** where you may give us your [Personal Information](#) by filling in forms or by corresponding with us by post, phone, email or otherwise. This includes [Personal Information](#) you provide when you:
 - visit our websites,
 - create an account and subscribe to access our client portals;
 - subscribe to our publications;
 - request for information and other materials to be sent to you;
 - apply to speak to someone within JLT about one of our products or services;
 - enter a competition, promotion or survey;
 - request for us to book you onto seminars, workshops and conferences and to make travel and accommodation arrangements; and
 - give us some feedback.
- **Automated technologies or interactions** where we may automatically collect Technical Data about your equipment, browsing actions and patterns as you interact with our websites or when you use one of our client portals. We collect this [Personal Information](#) by using cookies, server logs and other similar technologies. We may also receive Technical Data about you if you visit other websites employing our cookies. Please see our cookie policy on our website for further details.
- **Third parties or publicly available sources** which may include the receipt of Contact Details and marketing preferences from marketing or mailing list data providers, Technical Data from analytics providers such as Google based in or outside of the [EU](#) and/or the UK and from publicly available sources such as Companies House.

5. Who do we share your [Personal Information](#) with?

We work with many third parties to help administer, maintain and provide our websites and client portals, facilitate our marketing strategies, campaigns, competition and surveys as well as to book travel and accommodation. These third parties may from time to time need to have access to your [Personal Information](#) and may include:

- **other members of the [JLT Group](#)** who may seek to provide you with information and materials about their products and services and who provide general back office and administration support and services.

- **service providers** such as those who help manage our IT and back office systems and processes, those who help maintain and manage our website and those that assist us in the provision of travel and accommodation services.
- **Specific third parties** whose details can be made available upon request.
- **our regulators** which may include the Information Commissioner’s Office, the Financial Conduct Authority, national [Supervisory Authorities](#) as well as other regulators and law enforcement agencies in the [EU](#) and around the world
- organisations working to prevent fraud in financial services

We may be under legal or regulatory obligations to share your [Personal Information](#) with courts, regulators, law enforcement or in certain cases insurers. Also, if we were to sell part of our businesses we would need to transfer your [Personal Information](#) to the purchaser of such businesses.

6. International Transfers

From time to time we may need to share your [Personal Information](#) with other JLT entities who may be based outside of the [EEA](#). We may also transfer your [Personal Information](#) to our service providers, specific third parties, regulators or to other organisations, who may be located outside the [EEA](#). We will always take steps to ensure that any international transfer of information is carefully managed to protect your rights and interests:

- we will only transfer your [Personal Information](#) to countries which are recognised as providing an adequate level of legal protection,
- transfers within the [JLT Group](#) of companies will be covered by the Standard Contractual Clauses which gives specific contractual protections designed to ensure that you receives an adequate and consistent level of protection wherever it is transferred within the [JLT Group](#),
- transfers to service providers and other third parties will always be protected by contractual commitments and where appropriate further assurances, such as the Standard Contractual Clauses or the certification schemes - for example, the EU - U.S. Privacy Shield for the protection of [Personal Information](#) transferred to the US.

7. How long do we keep your Personal Information?

We will retain your [Personal Information](#) for as long as is reasonably necessary for the purposes set out in this Fair Processing Notice. In some circumstances we may retain your [Personal Information](#) for longer periods of time, for instance where we are required to do so in accordance with legal, regulatory, tax or accounting requirements.

In specific circumstances we may also retain your [Personal Information](#) for longer periods of time so that we have an accurate record of your dealings with us in the event of any complaints or challenges, or if we reasonably believe there is a prospect of litigation relating to your [Personal Information](#) or dealings.

Where your [Personal Information](#) is no longer required we will ensure it is either securely deleted or stored in a way which means it will no longer be used by the business.

8. What are your rights?

You have a number of rights in relation to your [Personal Information](#).

You may request access to your data, correction of any mistakes in our files, erasure of records where no longer required, restriction on the processing of your data, objection to the processing of your data, data portability and various information in relation to any Automated Decision Making and Profiling or the basis for international transfers. You may also exercise a right to complain to your Supervisory Authority. These are set out in more detail as follows:

RIGHT	WHAT THIS MEANS
Access	You can ask us to: <ul style="list-style-type: none"> • confirm whether we are processing your Personal Information; • give you a copy of Personal Information; • provide you with other information about your Personal Information such as what data we have, what we use it for, who we disclose it to, whether we transfer it abroad and how we protect it, how long we keep it for, what rights you have, how you can make a complaint, where we got your data from and whether we have carried out any <u>Automated Decision Making</u> or <u>Profiling</u>, to

	the extent that information has not already been provided to you in this Fair Processing Notice.
Rectification	You can ask us to rectify inaccurate Personal Information . We may seek to verify the accuracy of the data before rectifying it.
Erasure	<p>You can ask us to erase your Personal Information, but only where:</p> <ul style="list-style-type: none"> • it is no longer needed for the purposes for which it was collected; or • you have withdrawn your consent (where the data processing was based on consent); or • following a successful right to object (see 'Objection' below); or • it has been processed unlawfully; or • to comply with a legal obligation to which we are subject. <p>We are not required to comply with your request to erase your Personal Information if the processing of your Personal Information is necessary:</p> <ul style="list-style-type: none"> • for compliance with a legal obligation; or • for the establishment, exercise or defence of legal claims. <p>There are certain other circumstances in which we are not required to comply with your erasure request, although these two are the most likely circumstances where we would deny that request.</p>
Restriction	<p>You can ask us to restrict (i.e. keep but not use) your Personal Information, but only where:</p> <ul style="list-style-type: none"> • its accuracy is contested (see Rectification), to allow us to verify its accuracy; or • the processing is unlawful, but you do not want it erased; or • it is no longer needed for the purposes for which it was collected, but we still need it to establish, exercise or defend legal claims; or • you have exercised the right to object, and verification of overriding grounds is pending. <p>We can continue to use your Personal Information following a request for restriction, where:</p> <ul style="list-style-type: none"> • we have your consent (for example to process a claim); or • to establish, exercise or defend legal claims; or • to protect the rights of another natural or legal person; or • to comply with a legal obligations to which we are subject.
Portability	<p>You can ask us to provide your Personal Information to you in a structured, commonly used, machine-readable format, or you can ask to have it 'ported' directly to another Data Controller, but in each case only where:</p> <ul style="list-style-type: none"> • the processing is based on your consent or the performance of a contract with you; and • the processing is carried out by automated means.
Objection	<p>You can object to any processing of your Personal Information which has our 'legitimate interests' as its legal basis (see Section 3) if you believe your fundamental rights and freedoms outweigh our legitimate interests.</p> <p>Once you have objected, we have an opportunity to demonstrate that we have compelling legitimate interests which override your rights and freedoms.</p>
International Transfers	<p>You can ask to obtain a copy of, or reference to, the safeguards under which your Personal Information is transferred outside of the EEA. We may redact data transfer agreements or related documents (i.e. obscure certain information contained within these documents) for reasons of commercial sensitivity.</p>
Supervisory Authority	<p>You have a right to lodge a complaint with your local Supervisory Authority about our processing of your Personal Information. In the UK, the Supervisory Authority for data protection is the ICO (https://ico.org.uk/). We do ask that you please attempt to resolve any issues with us first, although you have a right to contact your Supervisory Authority at any time.</p>

To exercise your rights you may contact us as set out in Section 9. Please note the following if you do wish to exercise these rights:

- **Identity.** We take the confidentiality of all records containing [Personal Information](#) seriously, and reserve the right to ask you for proof of your identity if you make a request.
- **Fees.** We will not ask for a fee to exercise any of your rights in relation to your [Personal Information](#), unless your request for access to information is unfounded, repetitive or excessive, in which case we will charge a reasonable amount in the circumstances. We will let you know of any charges before completing your request.
- **Timescales.** We aim to respond to any valid requests within one month unless it is particularly complicated or you have made several requests, in which case we aim to respond within three months. We will let you know if we are going to take longer than one month. We might ask you if you can help by telling us what exactly you want to receive or are concerned about. This will help us to action your request more quickly.
- **Exemptions.** Local laws, including in the UK, provide for additional exemptions, in particular to the right of access, whereby [Personal Information](#) can be withheld from you in certain circumstances, for example where it is subject to legal privilege.
- **Third Party Rights.** We do not have to comply with a request where it would adversely affect the rights and freedoms of other data subjects.

9. Contact and complaints

The primary point of contact for all issues arising from this Notice, including requests to exercise data subject rights, is the Data Protection Officer of the JLT entity with which you have day to day dealings – click [here](#) for their contact details . If in doubt you can always contact our Group Head of Data Protection :

JLTGroup_DataProtection@JLTGroup.com

Group Head of Data Protection
JLT Group plc
The St Boloph Building
138 Houndsditch
London
EC3A 7AW

If you have a complaint or concern about how we use your [Personal Information](#), please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have a right to lodge a complaint with your national data protection supervisory authority at any time.

GLOSSARY OF TERMS

Data Controller means a natural or legal person (such as a company) which determines the means and purposes of [processing](#) of [Personal Information](#). For example, the JLT entity which contracts with you will be your Data Controller as it determines how it will collect [Personal Information](#) from you, the scope of data which will be collected, and the purposes for which it will be used.

EEA means the European Economic Area, which includes all countries in the [EU](#) and also Iceland, Liechtenstein and Norway.

EU means Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the UK.

JLT Group means any subsidiary of Jardine Lloyd Thompson Group plc.

Associated Companies means the companies listed [here](#) who are incorporated in the EU.

Personal Information is information that relates to a living individual. It includes information that may identify a person by name and contact details, or refer to associated information such as account activity, or personal preferences that can directly or indirectly identify an individual.

Process/Processing/Processed means any and all actions we take with respect to your [Personal Information](#), including (without limitation) managing, viewing, holding, storing, deleting, changing, using and saving.

Special Category of Data means any [Personal Information](#) relating to your health, genetic or biometric data, sex life, sexual orientation, racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership.

Supervisory Authority means the supervisory authority for data protection, which in the United Kingdom is the ICO (<https://ico.org.uk/>).

JLT Associated Companies and Contacts

Associated Company Name	Country	Data Protection Officer and Contact Details
Belgibo N.V trading as CMC-Belgibo NV	Belgium	Genette Carr JLTBelgibo_DPO@belgibo.be Data Protection Officer De Gerlachekaai 20, 2000, Antwerpen, Belgium
JLT Specialty Insurance Broker A/S	Denmark	Genette Carr JLTNE_DPO@jltgroup.com Data Protection Officer Hellerupgaardvej 18, 2900 Hellerup, Denmark
JLT PLA	France	Genette Carr JLTNE_DPO@jltgroup.com Data Protection Officer 94 Rue de la Victoire, 75009 Paris 9, France
Freedom Trust Services Limited	Ireland	Mark Wicks EB_DataProtectionOfficer@JLTGroup.com Data Protection Officer Friends First House, Cherrywood Business Park, Loughlinstown, Dublin 18, D18 W2P5
International Loss Control Services Limited	Ireland	Finbarr Walsh JLTirelandDPO@JLT.ie Data Protection Officer Friends First House, Cherrywood Business Park, Loughlinstown, Dublin 18, D18 W2P5
JLT Financial Planning Limited	Ireland	Mark Wicks EB_DataProtectionOfficer@JLTGroup.com Data Protection Officer Friends First House, Cherrywood Business Park, Loughlinstown, Dublin 18, D18 W2P5
JLT Insurance Brokers Ireland Limited	Ireland	Finbarr Walsh JLTirelandDPO@JLT.ie Data Protection Officer Friends First House, Cherrywood Business Park, Loughlinstown, Dublin 18, D18 W2P5
JLT QFM Services Limited	Ireland	Mark Wicks EB_DataProtectionOfficer@JLTGroup.com Data Protection Officer Friends First House, Cherrywood Business Park, Loughlinstown, Dublin 18, D18 W2P5
JLT Netherlands BV	Netherlands	Genette Carr JLTNE_DPO@jltgroup.com Data Protection Officer Schouwburgplein 30, 3012 CL Rotterdam, Netherlands
JLT Norway AS	Norway	Genette Carr JLTNE_DPO@jltgroup.com Data Protection Officer Strandveien 13, 1366 Lysaker, Norway
JLT Re (Northern Europe) AB	Sweden	Paul McCarter JLTRE_DPO@JLTRe.com Data Protection Officer Jakobsbergsgatan 7, 111 44 Stockholm, Sweden
JLT Risk Solutions AB	Sweden	Genette Carr
Lavaretus Underwriting	Sweden	JLTNE_DPO@jltgroup.com

AB		Data Protection Officer Jakobsbergsgatan 7, 111 44 Stockholm, Sweden
Aldgate Trustees Ltd	United Kingdom	Mark Wicks EB_DataProtectionOfficer@JLTGroup.com Data Protection Officer The Columbia Centre, Station Road, Bracknell, Berkshire, RG12 1LP
CPRM Limited	United Kingdom	
Gracechurch Trustees Limited	United Kingdom	
Gresham Pension Trustees Limited	United Kingdom	
Hayward Aviation Limited	United Kingdom	Genette Carr JLTSL_UK_DPO@JLTGroup.com Data Protection Officer 6th Floor, St Botolph Building, 138 Houndsditch, London, EC3A 7AW
Independent Trustee Services Limited	United Kingdom	Mark Wicks EB_DataProtectionOfficer@JLTGroup.com Data Protection Officer The Columbia Centre, Station Road, Bracknell, Berkshire, RG12 1LP
JLT Advisory Limited	United Kingdom	Paul McCarter JLTRE_DPO@JLTRe.com Data Protection Officer 7th Floor, The St Botolph Building, 138 Houndsditch, London, EC3A 7AW
JLT Benefit Solutions Limited	United Kingdom	Mark Wicks EB_DataProtectionOfficer@JLTGroup.com Data Protection Officer The Columbia Centre, Station Road, Bracknell, Berkshire, RG12 1LP
JLT Investment Management Limited	United Kingdom	
JLT Management Services Limited	United Kingdom	Angela Isom JLTMS_UKDPO@JLTGroup.com Data Protection Officer 9th Floor, St Botolph Building, 138 Houndsditch, London, EC3A 7AW
JLT Reinsurance Brokers Limited	United Kingdom	Paul McCarter JLTRE_DPO@JLTRe.com Data Protection Officer 7th Floor, The St Botolph Building, 138 Houndsditch, London, EC3A 7AW
JLT Specialty Limited	United Kingdom	Genette Carr JLTSL_UK_DPO@JLTGroup.com Data Protection Officer 6th Floor, St Botolph Building, 138 Houndsditch, London, EC3A 7AW
JLT Wealth Management Limited	United Kingdom	Mark Wicks EB_DataProtectionOfficer@JLTGroup.com Data Protection Officer The Columbia Centre, Station Road, Bracknell, Berkshire, RG12 1LP
Leadenhall Independent Trustees Ltd	United Kingdom	
Lloyd & Partners Limited	United Kingdom	Genette Carr JLTSL_UK_DPO@JLTGroup.com Data Protection Officer 6th Floor, St Botolph Building, 138 Houndsditch, London, EC3A 7AW
Personal Pension Trustees Limited	United Kingdom	Mark Wicks EB_DataProtectionOfficer@JLTGroup.com Data Protection Officer The Columbia Centre, Station Road, Bracknell, Berkshire, RG12 1LP
Portsoken Trustees (No. 2) Limited	United Kingdom	
Portsoken Trustees	United Kingdom	



Limited	
Premier Pension Trustees Limited	United Kingdom
Profund Solutions Limited	United Kingdom