



## Marsh Canada Limited Transparency and Privacy Compliance Consent Form

### A. Privacy Consent

You hereby acknowledge that you have retained Marsh to provide insurance coverage. As part of the application for new or renewal insurance coverage, you hereby authorize and expressly consent to Marsh collecting, using or disclosing Personal Information as required to properly service your account and as permitted pursuant to relevant privacy laws or other laws to provide such Personal Information to third parties as required, including insurance companies, intermediaries, reinsurers, other brokers, claim adjusters, the association if applicable, and other third parties involved in providing the above services as outlined in Marsh's Privacy Policy which can be viewed at [www.marsh.ca](http://www.marsh.ca) or can be forwarded to you upon request.

If required or permitted to do so by law, we will disclose your Personal Information to third parties without obtaining prior approval or providing you with notice thereof. In that connection, because a number of the service providers we use are located outside Canada, including certain Marsh affiliates, your Personal Information may be processed and stored outside Canada, and foreign governments, courts or law enforcement or regulatory agencies may be able to obtain disclosure of your Personal Information under foreign laws.

Where there are insured individuals in addition to yourself, you hereby covenant and warrant that you have obtained the appropriate consent from all of the insured individuals for disclosure of their Personal Information to Marsh and to the collection, use and disclosure of their Personal Information by Marsh for these purposes and have either provided a copy of Marsh's Privacy Policy or referred the insured individuals to the Marsh.ca website. You agree to indemnify and hold Marsh harmless for any claims arising from any breach of this warranty.

### B. Commission Disclosure

Marsh's Private Client Services Practice will be paid the commission rate of 12.5% for the placement of your auto insurance and 20% for the placement of your property insurance with Waterloo Insurance Company. Marsh will be paid this commission rate for any subsequent renewal policies issued automatically. Your payment of the renewal premium constitutes consent for Marsh's Private Client Services Practice to be paid commission on the renewal policy. Should the commission rate change at a future date, Marsh's Private Client Services Practice will notify you prior to the policy renewal.

### Insurer Consulting Compensation

Marsh receives separate compensation from insurers for providing consulting, data analytics or other services. The services are designed to improve the offerings available to our clients, assist insurers in identifying new opportunities, and enhance insurers' operational efficiency. The scope and nature of the services vary by insurer and by geography. This compensation can be paid in the form of a fixed fee, a percentage of premium, or a combination of both. It is in addition to and will not be credited against any fee payable to Marsh and will not be subject to any cap on commissions payable to Marsh.

Additional Economical Compensation: Waterloo Insurance Company and its subsidiaries and affiliates pay a commission of 2.5% to Marsh Canada on eligible lines of insurance. It is paid in addition to any other commission payable to Marsh and is not subject to any cap on commissions payable to Marsh.

For additional information, please visit: <http://Canada.marsh.com> > [About Us](#) > [About Marsh](#) > [Disclosure](#)

- Marsh & McLennan Companies, Inc. and its subsidiaries have direct and indirect investments in insurance and reinsurance companies and have contractual arrangements with certain insurers and wholesale brokers.
- Premium Financing - Marsh Income disclosure statement