

PROPOSAL FORM 2021 MALAYSIAN BAR PROFESSIONAL INDEMNITY INSURANCE SCHEME



Basis of Cover

The cover under the Scheme is to indemnify the Firm/legal practitioners against any civil liability incurred in the course of practice in Malaysia as governed by the Legal Profession Act 1976. For terms, conditions and exceptions please refer to the Certificate of Insurance at <https://www.praktis.com.my/pii/policy-documents>

BEFORE COMPLETING THIS FORM PLEASE READ THESE IMPORTANT NOTICES

1. Your attention is drawn to Section 129 and Paragraph 4 of Schedule 9 of the Financial Services Act 2013 (Malaysia). You are to disclose in this Proposal Form, fully and faithfully, all the facts which you know or ought to know, otherwise the policy issued hereunder may be void.
2. Every question must be answered. You must fully and clearly give the information asked. If the space provided is not sufficient to record a complete answer, please record the answer on a separate sheet of paper, sign, date and attach it to the Proposal Form.
3. This Proposal Form must be completed and signed by the Proposer. If the Form is completed by any other person, you must ensure that you are aware of all information stated herein.

Question 1: Details of Firm

(a) Name of Firm	
(b) Date Established	
(c) Address for correspondence	
(d) Tel :	Fax: Email:
(e) Name of Partner in charge of Insurance	

Please state whether Sole Proprietor (SP), Partner (P), Consultant (C) or Legal Assistant (LA)

Question 2 (a): Details of Legal Practitioners

For a firm renewing the policy, if you are including/excluding/changing the designation of a partner/consultant, please provide a copy of the Bar Council Letter approving the same, otherwise we will not be able to process this Proposal Form.

No	Full Name	SP/P/C/LA	Sijil Annual No.

Question 2(b): Details of Previous Practice

This question applies to each Legal Practitioner named in Q2(a) who practiced in any other Law Firm during the last 5 years. Please provide the following details for each Law Firm where you had practiced during the last 5 years (other than your current Law Firm).

No	Full Name	Previous Firm	Date Joined Previous Firm	Date Left Previous Firm	Position at Previous Firm SP/P/C/LA *

Question 3: Non-Admitted Staff * [excluding those named in Question 2(a)]

* Office Managers, Secretaries, Litigation & Conveyancing Clerks, Paralegals, Pupils, Office Boys, Typists, Messengers, etc.
A part-time employee = ½ a full-time employee.

Number of Non-admitted Staff	
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Question 4: Gross Legal Fee Income

Please provide information based on the Gross Annual Legal Fees billed the Last Financial Year (2019) and the estimate for the Current Year (2020).

	Last Financial Year	Estimate for the Current Year
Gross annual legal fees debited	RM	RM
*Gross annual USA/Canada fees debited	RM	RM
Total	RM	RM

* **Note:** USA/Canada fees relate to legal fees debited for work done in Malaysia or elsewhere for client(s) with an address in USA/Canada or owned/controlled by person(s) domiciled there.

Question 5: Nature of Work

Please state estimated percentage of work based on the total gross annual legal fees debited in the last Financial Year.

a)	Company/Corporate/Commercial or Financial Work (e.g. acquisitions, takeover, share issues, general company and commercial work excluding conveyancing work, etc)	%
b)	Insolvency, Administration or Liquidations	%
c)	Conveyancing of commercial real estate	%
d)	Conveyancing of residential real estate	%
e)	Taxation, Estate planning, Executorship and Trusteeship	%
f)	Civil litigation	%
g)	Criminal litigation	%
h)	All other work (Please provide description) -	%
		100 %

Question 6: Claims Experience that have not been notified

VERY IMPORTANT:

IF YOU BECOME AWARE OF ANY CLAIM (e.g. served a writ/summons/notice of third party proceedings/counter claim or you receive any notice/letter/threat of demand) AND YOU FAIL TO INFORM Marsh in writing of the same within 60 days of such knowledge, Insurers shall be entitled to decline coverage for such claim.

- | | | |
|---|--------------------------|--------------------------|
| | YES | NO |
| (a) Have any claims (e.g. served with a writ/summons/counter claim/third party notice etc.) been made against the Firm OR any legal practitioner named in Questions 2 (a) and 2 (b) including when such Legal Practitioner was practicing at a previous firm since 1 January 2016 ? | <input type="checkbox"/> | <input type="checkbox"/> |
| (b) Since 1.1.2016 has any letter of demand, notice of intended claim or any intimation or threat of a claim been received by the Firm? | <input type="checkbox"/> | <input type="checkbox"/> |

If “YES” please provide the following details for each claim or threatened claim. If you have previously notified Insurers of the claim, please state the date you notified Insurers. If you have not yet notified the claim to Insurers, please the date you became aware of the claim.

Date of Notification to Insurers or Date you first became aware (of writs, letters of demand or threat)	Claimant / Potential Claimant	Settled (Yes/No) (If 'Yes' please provide the date Insurers closed the file or copy of letter from Insurers/their agents)

Question 7: Circumstances which may reasonably be expected to give rise to a claim

VERY IMPORTANT:

IF YOU BECOME AWARE OF ANY CIRCUMSTANCE/EVENT which you reasonably anticipate could give rise to a claim in the future (e.g. DB complaint lodged or you discover any error/omission/embezzlement etc.) AND YOU FAIL TO INFORM Marsh in writing of the same within 60 days of such knowledge, insurers shall be entitled to decline coverage for such claim.

- | | | |
|---|--------------------------|--------------------------|
| | YES | NO |
| Is any legal practitioner named in Question 2, AFTER ENQUIRY, aware of any occurrence or circumstances which may reasonably be expected to give rise to a claim against him/her, any predecessor or any principal, consultant, or professional assistant including arising at that person's previous firm in or of the Firm or its predecessor/s? Please tick as appropriate. | <input type="checkbox"/> | <input type="checkbox"/> |

If “YES” please provide full details of each occurrence or circumstances (attach a separate page if necessary). **If the circumstance has been notified to Insurers previously, please state if matter is settled or not and/or Insurers' confirmation on closure of notification.**

Date of Awareness	Potential Claimant	Description & Status

Question 8: Top-Up quotations (Optional)

The Mandatory Limit of Indemnity starts at RM250,000 for a single-legal practitioner firm, increasing by RM50,000 for every additional legal practitioner up to a maximum of RM2,000,000. You may wish to consider quotes for increased Limits of Indemnity. Please indicate the increased Limits that you would like us to quote for.

(i) RM

(ii) RM

(iii) RM

Insurance for Cyber Risks

“As the pace of technological innovation continues unabated, professional service firms including lawyers, are becoming increasingly reliant on computer networks and data. Firms must consider the consequences to their business in the event of potential cyber incidents, in view of the highly sensitive nature of the data collected by the firm.

The insurance industry has responded to this growing exposure with a number of new policy solutions which offer protection from many unanticipated costs associated with a cyber incident e.g. cyber-attacks, denial of service attacks, cyber extortion or ransomware, loss of data etc.”

Would you like receive more detailed explanation (by email and/or phone call) of the coverage for these risks under your existing Professional Indemnity Insurance and what specific Cyber Insurance can do to protect your firm? :

Yes No

AUTHORISATION, DECLARATION & CONSENT

Authorisation:

I/We hereby authorize the Insurers and/ or adjusters and/ or claims managers to disclose to Bar Council Malaysia all information on any claim under the insurance cover issued to me/us for the sole purpose of managing the Mandatory Professional indemnity Insurance Scheme and its Risk Management objectives.

I/We also hereby authorise representatives of Bar Council Malaysia together with representatives of JLT and/or the Insurers to review the processes and procedures at the offices of my/our Firm for the purpose of enhancing Risk Management.

Provided always that it is expressly understood and agreed between Bar Council Malaysia and the Firm that all information disclosed by the Insurers and/or adjusters and/or claims managers shall not render the Firm and/or its Legal Practitioners to any action by the Advocates & Solicitors Disciplinary Board.

Declaration:

I/We warrant that all the above statements are true and complete and, in relation to the answers to Questions 6 and 7, I/we have obtained written confirmation from each of the legal practitioners named in Questions 2 (a) and 2 (b). I/We agree that this completed Proposal Form shall be the basis of the contract between the Firm and the Insurers.

Personal Information Collection Statement (PICS):

I/We have fully read and understood the terms and conditions set out in the Personal Information Collection Statement and consent to collection, use, transfer and processing of my / our Personal Information in accordance with the terms of this Personal Information Collection Statement (next page).

Signature of Partner/Sole Proprietor: _____

Name of signatory: _____

Date of signing: _____

Firm's Stamp: _____

Completion and signature of this Proposal Form does not bind the Proposer or the Insurers to complete a contract of insurance.



Marsh Insurance Brokers (Malaysia) Sdn Bhd
Company No. 198201008640 (88363-U)
Level 42-01A, Q Sentral, 2A Jalan Stesen Sentral 2,
Kuala Lumpur Sentral, 50470 Kuala Lumpur
T: 03-2723 3388 / 03-2723 3241 F: 03- 2723 3301

IMPORTANT! WE CANNOT ACCEPT ANY CASH OR CHEQUES!

- o Please pay premium by Bank/GIRO/JomPAY Transfer
- o Cheques must be deposited directly into Citibank
- o During this transition period, Marsh shall maintain usage of JLT's account with Citibank Bhd for premium payments, until further notice

CLIENT AND/OR CLIENT'S EMPLOYEE PERSONAL INFORMATION COLLECTION STATEMENT

1. It is often necessary for our current or prospective individuals clients, or, where our clients are corporate or business entities, their individual representatives and employees (collectively referred to as "clients" and otherwise referred to as "client", "you" or "your") to provide to **Marsh Insurance Brokers (Malaysia) Sdn Bhd** (herein referred to as "MARSH", "we", "our" or "us", and references to MARSH include the appropriate Marsh Affiliate(s)) personal identifiable data about yourselves ("**Personal Information**") in connection with our business process execution, including delivery of services and/or products, preparation of proposals, provision of quotations, arranging insurance cover, managing claims, client relationship management and conducting internal conflicts checks. Such Personal Information may include information or data provided by you or other parties or from other source, and may include, but is not limited to, historical or existing data and/or data to be collected in the future. Such Personal Information may be subject to applicable data protection, privacy and other similar laws and may include copies and other details of identity documents, proof of address and other contact details, religious, philosophical or political affiliations, information concerning age, marital status racial or ethnic origin, education genetic or sexual life, physical or mental health or medical condition/diagnosis, dietary preference, commission or alleged commission of any offence or proceedings for any offence committed or alleged to have been committed, the disposal of such proceedings or the sentence of any court in such proceedings.

When you provide MARSH with Personal Information relating to your employees, dependents and/or other individuals that you represent, you will observe the provisions of any data protection or privacy legislation as applicable from time to time the extent applicable to this Agreement. This includes, without limitation; (i) an obligations, if any, for you to obtain any required consent (s) in respect of the transfer of information to MARSH by the provider or any third party relating to an identified or identifiable individual that is subject to applicable data protection, privacy or other similar laws and (ii) any obligations with respect to the use, disclosure and transfer by MARSH of personal information as necessary to carry out its obligations under this Agreement.

2. Personal Information you provide will be collect, used and otherwise processed by MARSH for the following purposes:

- 2.1. client relationship management procedures, including any potential conflict checks as may be required;
- 2.2. the delivery of services or products to the client;
- 2.3. those purposes specifically provided for in any particular service or product offered by MARSH;
- 2.4. conducting marketing and client profiling activities in connection with insurance and related services and products (including those provided by MARSH, other members of the MARSH, its Affiliates and selected third parties for the purpose of improving our services to the client or that we think may interest the client);
- 2.5. credit assessments and other background checks of the client as MARSH may determine to be necessary or appropriate;
- 2.6. MARSH's internal record-keeping;
- 2.7. collection of outstanding payments from clients;
- 2.8. prevention of crime (including but not limited to fraud, money-laundering, bribery);
- 2.9. meeting any legal or regulatory requirements relating to MARSH's provision of services and products and to make disclosure under the requirements of any applicable law, regulation, direction, court order, by-law, guideline, circular, code applicable to MARSH or its Affiliates; and
- 2.10.purposes ancillary or relating to any of the above (including but not limited to information relating to your insurance program for research, benchmarking and statistical analysis).
3. MARSH may provide or disclose this Personal Information to its Affiliates for the purposes stated in paragraph 2 above.

COLLECTION AND DISCLOSURE

4. Personal Information provided to MARSH will generally be kept confidential but you hereby consent and authorize MARSH to collect, provide or disclose your Personal Information for the purposes stated in paragraph 2 above to:
 - 4.1 any person to whom MARSH is compelled or required to do so under law or in response to a competent or government agency;

- 4.2 relevant parties arranging insurance or providing claims services or benefits administration services or wellness services such as insurance companies, health maintenance organisations, agents and service providers (including but not limited to consultants, service call centres, market research and quality assurance companies),
- 4.3 Marsh's Affiliates;
- 4.4 government agencies and industry regulators;
- 4.5 MARSH's auditors, accountants, lawyers or other financial or professional advisers; and
- 4.6 such sub-contractors or third party service or product providers as MARSH may determine to be necessary or appropriate, in accordance with paragraph 2 and paragraph 7.
- 4.7 such person(s) as you may instruct or require.
5. You further consent to provide, and for your employer, insurer(s), health maintenance organizations, agents and/or third party service or product provider(s) to provide to MARSH your Personal Information for the purposes set out in paragraph 2 above.
6. Failure to provide such Personal information may result in MARSH being unable to provide clients with the services and/or products requested.

SAFEGUARDS

7. MARSH confirms that MARSH has implemented the appropriate administrative and security safeguards and procedures in accordance with the applicable laws and regulations to prevent the unauthorized or unlawful processing of your Personal Information and the accidental loss or destruction of, or damage to, your Personal Information.

DATA TRANSFER

8. Where MARSH consider it necessary or appropriate for the purposes of data storage or processing or providing any service or product on our behalf to you, we may transfer your Personal Information to an Affiliate or third party service or product providers within or outside the country in which MARSH is established, under conditions of confidentiality and similar levels of security safeguards.

YOUR RIGHTS OF ACCESS AND CORRECTION

9. You have the right to request access to and correction of information about you held by MARSH and you may:
 - 9.1 check whether MARSH holds or uses your Personal Information and request access to such data;

- 9.2 request that MARSH correct any of your Personal Information that is inaccurate, incomplete or out-of-date;
- 9.3 request that MARSH specify or explain its policies and procedures in relation to data and types of Personal Information handled by MARSH; and
- 9.4 communicate to MARSH your objection to the use of your Personal Information for marketing purposes whereupon MARSH will not use your Personal Information for these purposes; and
- 9.5 withdraw, in full or in part, your consent given previously, in each case subject to any applicable legal restrictions, contractual conditions, reasonable internal policies/procedures, a reasonable time period (in accordance with applicable laws) as well as, in the case of an access request, a reasonable fee (where permitted under applicable laws and as MARSH may notify you in writing upon receipt of your request).
10. This PICS is prepared in two (2) languages, English and Bahasa Malaysia. In the event of difference in interpretation, the English language shall prevail.
11. Written requests for access to Personal Information or correction and/or deletion of Personal Information or for information regarding policies and procedures and types of Personal Information handled by MARSH may be sent to the privacycoordinator@marsh.com.

I have fully read and understood the terms and conditions set out in the Personal Information Collection Statement and consent to collection, use, transfer and processing of my Personal Information in accordance with the terms of this Personal Information Collection Statement.

PERNYATAAN PENGUMPULAN MAKLUMAT PERIBADI PELANGGAN DAN/ATAU KAKITANGAN PELANGGAN

1. Adalah sering kali untuk pelanggan atau bakal pelanggan kami samada sebagai pelanggan individu atau, dimana pelanggan-pelanggan kami adalah syarikat korporat atau entiti perniagaan, individu yang mewakili mereka dan kakitangan mereka (secara kolektif dirujuk sebagai "pelanggan" dan jika disebut sebagai "pelanggan", "anda" atau "anda") perlu memberi kepada **Marsh Insurance Brokers (Malaysia) Sdn Bhd** (di sini dirujuk sebagai "MARSH", "kami", "kami" atau "kami", dan rujukan kepada MARSH termasuk sesuai Marsh Affiliate(s)) data peribadi diri mereka ("maklumat peribadi") yang berkaitan dengan pelaksanaan proses perniagaan kami, termasuk penyediaan perkhidmatan dan/atau produk, penyediaan cadangan, penyediaan Sebuttharga, mengatur perlindungan insurans, menguruskan tuntutan, Pengurusan hubungan pelanggan dan mengendalikan pemeriksaan untuk konflik dalaman .

Maklumat peribadi ini adalah termasuk maklumat atau data yang diberikan oleh anda atau pihak-pihak lain atau dari sumber lain, dan juga termasuk, tetapi tidak terhad kepada, data terdahulu, data sedia ada atau data yang akan dikumpul pada masa akan datang. Maklumat peribadi tersebut adalah mungkin tertakluk kepada perlindungan data, privasi dan lain-lain undang-undang yang sama dengannya dan mungkin termasuk salinan dan lain-lain butiran dokumen pengenalan diri, bukti alamat dan lain-lain maklumat perhubungan, anutan agama, falsafah dan fahaman politik, maklumat berkaitan umur, status perkahwinan, bangsa atau etnik asal, pendidikan, genetik atau kehidupan seksual, kesihatan fizikal atau mental atau keadaan perubatan / diagnosis, pilihan pemakanan, pelakuan atau tuduhan pelakuan atas apa-apa kesalahan atau prosiding bagi sesuatu kesalahan yang telah dilakukan atau dikatakan telah dilakukan, pelupusan apa-apa prosiding atau hukuman yang dijatuhkan oleh mana-mana Mahkamah dalam prosiding tersebut.

Apabila anda memberi MARSH maklumat peribadi berkaitan dengan kakitangan anda, tanggungan anda dan/atau individu-individu lain yang mewakili anda, anda perlu mematuhi peruntukan-peruntukan undang-undang berkaitan perlindungan data atau privasi yang berkenaan dari masa ke semasa bergantung kepada had-had berkaitan dengan Perjanjian ini. Ini termasuk, tanpa batasan: (i) tanggungjawab, jika ada, untuk anda mendapatkan mana-mana persetujuan untuk memindahkan maklumat tersebut kepada MARSH oleh pembekal atau pihak ketiga yang berkaitan dengan individu yang dikenalpasti atau boleh dikenalpasti yang tertakluk kepada perlindungan data, privasi atau lain-lain undang-undang yang sama dan (ii) apa-apa tanggungjawab berkenaan dengan penggunaan, pendedahan dan pemindahan maklumat peribadi oleh MARSH seperti yang diperlukan dalam melaksanakan kewajipannya di bawah Perjanjian ini.

1. Maklumat peribadi yang anda berikan akan dikumpul, diguna dan diproses oleh MARSH untuk tujuan-tujuan berikut:
 - 2.1 prosedur pengurusan hubungan pelanggan, termasuk sebarang potensi bagipemeriksaan konflik pemeriksaan sepertimana yang dikehendaki;
 - 2.2 pelaksanaan perkhidmatan atau penyerahan produk kepada pelanggan;
 - 2.3 Sebarang tujuan yang diperuntukkan secara khusus dalam mana-mana perkhidmatan atau produk yang ditawarkan oleh MARSH;
 - 2.4 menjalankan aktiviti pemasaran dan aktiviti memprofil pelanggan i yang berkaitan dengan produk dan perkhidmatan berkaitan dengan insurans (termasuk orang-orang yang diberikan oleh MARSH, ahli-ahli lain dalam MARSH, ahli gabungan Marsh dan pihak ketiga yang dipilih bagi tujuan meningkatkan tahap Perkhidmatan kepada pelanggan atau yang kami fikir mungkin menarik minat pelanggan);
 - 2.5 penilaian kredit dan lain-lain pemeriksaan latar belakang pelanggan sepertimana yang MARSH rasakan adalah perlu atau sesuai;
 - 2.6 Penyimpanan rekod dalaman MARSH;
 - 2.7 kutipan bayaran tertunggak daripada pelanggan;
 - 2.8 Pencegahan Jenayah (termasuk tetapi tidak terhad kepada penipuan, pengubahan wang haram, rasuah);

- 2.9 Pamatuan mana-mana peruntukan undang-undang yang berkaitan dengan syarat-syarat perkhidmatan dan produk MARSH dan membuat pendedahan di bawah keperluan mana-mana undang-undang, peraturan, arahan, perintah mahkamah, undang-undang kecil, garis panduan, Pekeliling, kod yang digunakan untuk MARSH atau Marsh dan ahli gabungannya; dan
- 2.10 Bagi sebarang tujuan tambahan atau berkaitan dengan perkara di atas (termasuk tetapi tidak terhad kepada maklumat berkaitan dengan program Insurans anda bagi tujuan penyelidikan, penandaarasan dan analisis statistik).

3. MARSH boleh memberikan atau mendedahkan maklumat peribadi ini kepada sekutunya bagi tujuan-tujuan yang dinyatakan dalam perenggan 2 di atas.

PENGUMPULAN DAN PENDEDAHAN

4. Maklumat peribadi yang diberikan kepada MARSH akan secara umumnya dirahsiakan walaupun anda dengan ini bersetuju dan membenarkan MARSH untuk mengumpul, memberikan atau mendedahkan maklumat peribadi anda untuk tujuan-tujuan seperti yang dinyatakan dalam perenggan 2 di atas kepada:
 - 4.1 mana-mana pihak yang kepadanya MARSH dipaksa atau dikehendaki untuk berbuat demikian di bawah undang-undang atau sebagai tindak balas kepada pihak yang berkuasa atau sebuah agensi kerajaan ;
 - 4.2 pihak-pihak yang berkenaan dalam mengaturkan insurans atau menyediakan perkhidmatan tuntutan atau perkhidmatan Pentadbiran manfaat atau perkhidmatan kesihatan seperti syarikat insurans, organisasi penyelenggaraan kesihatan, ejen-ejen dan pembekal perkhidmatan (termasuk tetapi tidak terhad kepada perunding, khidmat panggilan setempat, penyelidikan pasaran dan syarikat jaminan kualiti,;
 - 4.3 Syarikat-syarikat gabungan Marsh
 - 4.4 agensi kerajaan dan pengawal selia industri;
 - 4.5 Juruaudit MARSH, akauntan, peguam atau lain-lain penasihat kewangan atau penasihat profesional yang lain;
 - 4.6 sub-kontraktor atau pihak ketiga yang membekalkan perkhidmatan atau produk yang diputuskan oleh MARSH sebagai perlu atau wajar, menurut perenggan 2 dan 7;
 - 4.7 pihak-pihak seperti yang diarahkan atau dikehendaki oleh anda .

5. Anda selanjutnya bersetuju untuk memberikan, dan bagi majikan anda, syarikat insurans, organisasi penyelenggaraan kesihatan, agen-agen dan/atau pihak ketiga yang membekalkan perkhidmatan atau produk untuk memberi kepada MARSH maklumat peribadi anda untuk tujuan yang dinyatakan dalam perenggan 2 di atas.
6. Kegagalan untuk memberikan maklumat peribadi tersebut boleh mengakibatkan MARSH tidak mampu untuk menyediakan kepada pelanggan-pelanggan dan anda dengan perkhidmatan dan produk-produk yang diminta.

PERLINDUNGAN

7. MARSH mengesahkan bahawa MARSH telah melaksanakan langkah-langkah pentadbiran, keselamatan perlindungan dan prosedur yang sesuai mengikut undang-undang dan peraturan-peraturan untuk mengelakkan pemprosesan maklumat peribadi anda tanpa kebenaran atau yang menyalahi undang-undang dan yang mengakibatkan kehilangan atau kemusnahan atau kerosakan kepada, maklumat peribadi anda.

PEMINDAHAN DATA

8. Di mana MARSH menganggap ianya adalah perlu atau sesuai bagi tujuan penyimpanan data atau pemprosesan atau menyediakan sebarang perkhidmatan atau produk bagi pihak kami kepada anda, kami mungkin memindahkan maklumat peribadi anda kepada sebuah pihak yang berkaitan atau pihak ketiga yang membekalkan perkhidmatan atau produk di dalam atau luar negara di mana MARSH ditubuhkan, di bawah syarat-syarat kerahsiaan dengan tahap perlindungan Keselamatan yang sama.

HAK AKSES DAN PEMBETULAN ANDA

9. Anda mempunyai hak untuk meminta akses kepada dan pembetulan maklumat mengenai anda yang dipegang oleh MARSH dan anda mungkin:
 - 9.1 semak sama ada MARSH memegang atau menggunakan maklumat peribadi anda dan meminta akses kepada data tersebut;
 - 9.2 meminta bahawa MARSH membetulkan mana-mana maklumat peribadi anda yang tidak tepat, tidak lengkap atau tidak dikemas kini;
 - 9.3 meminta bahawa MARSH nyatakan atau menerangkan polisi dan prosedur-prosedur berkaitan dengan data dan jenis-jenis maklumat peribadi yang dikendalikan oleh MARSH;



- 9.4 berkomunikasi dengan MARSH berkenaan bantahan anda terhadap penggunaan maklumat peribadi anda untuk tujuan pemasaran di mana MARSH tidak akan menggunakan maklumat peribadi anda untuk tujuan tersebut; dan
- 9.5 menarik semula, sepenuhnya atau sebahagiannya, kebenaran anda diberikan sebelum ini,

dalam setiap kes tertakluk kepada apa-apa sekatan undang-undang yang diguna pakai, syarat-syarat kontrak, polisi/prosedur dalaman yang munasabah, tempoh masa yang munasabah (mengikut undang-undang) dan juga, dalam kes permintaan untuk akses, bayaran yang berpatutan (di mana dibenarkan di bawah undang-undang dan sebagaimana yang mungkin dimaklumkan oleh pihak MARSH kepada anda secara bertulis setelah menerima permintaan anda).

- 10. PICS ini disediakan dalam dua (2) bahasa, Bahasa Inggeris dan Bahasa Malaysia. Sekiranya terdapat perbezaan dalam tafsiran, versi Bahasa Inggeris akan diguna pakai.
- 11. Permintaan bertulis untuk akses kepada maklumat peribadi atau pembedahan dan/atau penghapusan maklumat peribadi atau untuk maklumat mengenai polisi dan prosedur serta jenis-jenis maklumat peribadi yang dikendalikan oleh MARSH boleh dihantar kepada privacycoordinator@marsh.com.

Saya telah membaca dan memahami sepenuhnya terma-terma dan syarat-syarat yang dinyatakan dalam Kenyataan Pengumpulan Maklumat Peribadi dan memberi kebenaran untuk pengumpulan, penggunaan, pemindahan dan pemprosesan maklumat peribadi saya selaras dengan syarat Penyataan Pengumpulan Maklumat Peribadi ini. .