



Lockton Companies (China) Insurance Brokers Limited

诺德(中国)保险经纪有限公司

Terms of Business

委托合同条款



INFORMATION TO CLIENT

We, Lockton Companies (China) Insurance Brokers Limited (“Lockton China”), is an insurance broker company approved and regulated by the National Financial Regulatory Administration (“NFRA”). Pursuant to the *Insurance Law, Provisions on the Supervision and Administration of Insurance Broker* and other laws and regulations, we accept appointment from policyholder and provide insurance intermediation services between policyholder and insurance company. We receive brokerage from insurance company or pre-agreed service fee from our client as remuneration for our services. Lockton China do not have affiliation with insurers or insurance intermediaries in China (excluding Hong Kong, Macau and Taiwan).

In accordance with *Provisions on the Supervision and Administration of Insurance Broker* we hereby provide you with our information as follows:

Name of Company:	Lockton Companies (China) Insurance Brokers Limited		
Registered Address:	Unit A, 5/F, Lujiazui Finance Plaza, 1217 Dongfang Road, China (Shanghai) Pilot Free Trade Zone 200127, China		
Beijing Branch	Unit 608 & 609, Tower A, Pacific Century Place, 2A Gong Ti Bei Lu, Chaoyang District, Beijing 100027, China		
Guangdong Branch	Room1705, CITIC Plaza, 233 Tianhe N. Road, Guangzhou 510613, China		
Scope of Services:	On behalf of policyholder design insurance proposal, select suitable insurers, arrangement of insurance, assist insured making insurance claims, risk management, risk assessment and loss prevention consultancy services, reinsurance broking services and other businesses authorised by NFRA which relates to insurance broking.		
Contacts:	Shanghai +86-21-50812338	Beijing +86-10-85141088	Guangdong +86-21-38836066

If you have a suggestion or wish to make a complaint about our services, please notify your usual contact or send an email to cschina@lockton.com. If we cannot resolve your complaint straight away, we will acknowledge its receipt promptly and arrange for a senior manager to investigate the matter and provide you with a response.

Any dispute or difference between us arising out of our services shall first be resolved through friendly negotiation. If the dispute or difference cannot be resolved within 60 days after one of us had sent a notice to the other demanding a negotiation, then either party may submit the dispute to the Court or Arbitration Centre in accordance with the agreement between the parties for determination.

Lockton Companies (China) Insurance Brokers Limited

Terms of Business

Lockton Companies (China) Insurance Brokers Limited is an insurance broker company approved and supervised by the National Financial Regulatory Administration.

Our Role Lockton gives advice on insurance policies to its clients and as agents of policyholders, we act in the best interests of policyholders in the provision of intermediary services between policyholders and insurers for entering into contracts of insurance.

Why are we giving you this document? This document is the agreement between you and us, in respect of provision of our services to you as your insurance broker. It also contains information we are required by regulation to provide to you and the services we will provide you. It is important that you read this document carefully, particularly the sections entitled:

Placing Services which sets out the process upon which we arrange/purchase insurance on your behalf

Limitation of Liability which sets out how we limit our liability

Data Protection which sets out our obligations to each other in respect of data protection and the Processing of Personal Data in relation to our engagement and any services we provide to you

If there are anything in this document that you do not understand or which you disagree, or if you have any questions, please contact us before we proceed to arrange your insurance and we will be happy to explain. **If we do not hear from you within 30 days of sending you these terms of business, or if we receive a Broker of Record, an instruction or confirmation of an order to arrange insurance policy for you within this 30-day period, we will assume that you agree to these terms.**

Updated on : Jan 2024

1. MANAGEMENT AND SERVICE STANDARDS

1.1 Quality and Standard of Service

In providing you with the services described in this document, we will advise you in accordance with your instruction in a professional and expeditious manner.

1.2 Managing Your Requirements

We will assign one or more Associates to take responsibility for the provision of the services which are described in this document. Such person(s) will be your primary point(s) of contact and we will ensure in so far as reasonably possible, continuity of and accountability for the services which we provide. The assigned Associate(s) will be supported by other employees to assist in the provision of the services and to provide service cover when required. Our aim is to deliver insurance solutions that satisfy your requirements effectively and efficiently.

1.3 Recommendation of Third Party Intermediaries

You may request us to or we may recommend to you a third party intermediary to deal with various insurance policies on your behalf where we do not have the capability or local presence to do so. Where we provide such recommendation it is on the understanding that we accept no responsibility for the activities, errors or omissions of such intermediary and we will not be responsible in any circumstances in the event that they are unable, for whatever reason, to meet their obligations to you.

2. TERMINOLOGY & INTERPRETATION

In order to avoid repetition of words used in this document, unless inconsistent with the context, "the insurance" means each contract of insurance which we arrange or bring about

on your behalf, "insurance" includes reinsurance, contract of surety or guarantee and other risk transfer products, "(Re)Insurer(s)" include any insurer, reinsurer or other category of risk bearer and "claim" includes an incident which may give rise to a claim, as appropriate to the insurance.

If there is any discrepancy between the Chinese and English version of this terms of business, the Chinese version shall prevail.

3. PLACING SERVICES

3.1 Understanding Your Circumstances

In good time before negotiations with the (Re)Insurer(s) commence, we will seek to understand your objectives, needs and priorities of and other information from or about you which we need in order to enable us to make an assessment as to what insurance cover you would need. We will assist where necessary in the gathering and collation of material information and in its preparation for submission to the (Re)Insurer(s) who we consider to be suitable. In that regard, we would draw your attention to the sections of this document entitled **Duty of Disclosure and Selection and Solvency of (Re)Insurers**.

3.2 Quoting and Placing

We will seek from (Re)Insurer(s) on your behalf, competitive indications for insurance and coverage which are, in our opinion, suitable in terms of both price and coverage offered and we will advise you of the terms indicated by the (Re)Insurer(s) in such a manner as to enable you to make an informed decision on which insurance, if any, to purchase.

We will take diligent and timely steps to implement your

instruction and, subject to available insurance market, place all the required insurance before its intended date of inception, renewal or extension, confirming to you prior to such date the coverage that is in place. If we are unable to fulfil your instruction we will bring this promptly to your attention.

3.3 Documentation

We will advise you of the completion of the insurance arrangement(s). We will then arrange for appropriate documentation to be forwarded to you, which will provide you with formal confirmation or evidence of the insurance and the amount of premiums payable in respect thereof. We advise you to check this documentation when you receive it:

- An Evidence of Cover (which may be a confirmation of cover or a closing slip) will provide details of the full terms of the insurance and identifies the (Re)Insurer(s) with whom your insurance has been placed. You should check the Evidence of Cover and satisfy yourself that it is entirely in accordance with your understanding and instruction. Any variance should be advised to us immediately.
- A Policy/Insurance Certificate will set out comprehensively the terms of the insurance and replaces any earlier evidence of cover. We will seek to obtain and issue to you as soon as reasonably practicable any insurance policy or certificate documents which may be required in relation to the insurance, or in certain circumstances advise you that a policy is available upon request.
- Where we charge you a fee for our services or where we collect premium from you for payment to (Re)insurer(s), we will issue a debit note indicating our fee or gross premium charged by the (Re)Insurer(s) for the insurance plus applicable taxes, any deductions allowed for you and the amount of premium payable to us.

3.4 Payment of Premium

You should make payment of premium on time in accordance with the terms of your insurance policy. Depending on the terms of your policy, the insurer may have a right to terminate your insurance due to failure to pay premium on time.

3.5 Mid-Term Changes to Your Policy

If you need to make any changes to your insurance during the policy period, please contact us immediately so that we can advise your (Re)Insurer(s) and obtain their agreement. We may also need to seek further information from you. We will inform you of the revised terms following receipt of your instruction and (Re)Insurer's confirmation.

3.6 Renewal of Your Insurance

We will approach you for renewal instruction/information, or provide you with renewal terms when received from (Re)Insurer(s), approximately 1 to 3 months before the expiry of your existing policy or contract. We will also advise

you if renewal is not being invited and of any alternate terms, or to obtain your instruction. **Please remember that your duty of disclosure applies for any alteration, extension or renewal of your insurance contract.**

4. DUTY OF DISCLOSURE

You must be aware of the duty of disclosure in relation to your insurance and the severe consequences of a breach.

Under the Insurance Law, at time of application for or renewal of an insurance policy, amendment to the terms of an insurance policy or extension of the policy period, the policyholder has a duty to answer truthfully and provide true, complete and accurate information when a (Re)Insurer makes enquiries about the circumstances of the insured object or insured party. In completing a proposal or claim form or any other material document relating to an insurance policy for (Re)Insurer(s), the truthfulness, accuracy and completeness of all answers, statements and/or information is your responsibility. If there are any changes to the answers/information submitted or to the circumstances of the insured object, the policyholder and/or insured party should inform the (Re)Insurer of such changes in a timely manner. To ensure an insurance policy remains effective, the policyholder and/or insured party must fulfill its duty of disclosure; otherwise, this may lead to the (Re)Insurer terminating the insurance policy and not be liable to provide indemnity or make payment of insurance money in respect of insured incidents which occur before the termination. Under such circumstances, the (Re)Insurer would be entitled to seek recovery of any claims already paid by them under the insurance.

The duty of disclosure and the consequences of its breach may vary to a limited degree from the foregoing, dependent upon the law(s) of which country/region is applicable to your insurance.

If you are in any doubt as to the scope of the duty of disclosure or whether a piece of information ought to be disclosed, please do not hesitate to contact us.

5. SELECTION AND SOLVENCY OF (RE)INSURERS

Our selection of (Re)Insurers is generally based on our knowledge and experience of the relevant market sector, its products, and the financial standing of the (Re)Insurer(s).

We use both local and overseas (where use of overseas (re)insurers are permitted by local laws) (Re)Insurers to obtain the best cover terms available for you. You should note that a different legal and regulatory regime may apply to overseas (Re)Insurer(s) and as such your ability to enforce your legal rights or seek compensation may vary. We will provide you with details of (Re)Insurer(s) we use to place your insurance upon your request.

We accept no responsibility for the financial performance of any (Re)Insurer(s) and will not be responsible in any circumstances in the event that they are unable, for whatever reason, to meet their

obligations to you. If you have any concerns about the (Re)Insurer we are using to provide cover, please contact us immediately.

6. CONFIDENTIALITY AND SECURITY OF INFORMATION

Any information that you provide to us will not be used or intentionally disclosed outside the Lockton Group by us except in the normal course of negotiating, maintaining or renewing the insurance, or for handling any claims, unless:

- we have obtained the necessary consent from you;
- we are required to disclose the information by a court of competent jurisdiction or governmental or regulatory body having the requisite authority over us; or
- the information is already in the public domain or has been received by us from a third party not under any duty of confidentiality.

We will take appropriate steps to maintain the security of your confidential documents and information which are in our possession.

7. CLAIMS SERVICES

7.1 Claim Notification

Claims should be notified to us (or to (Re)Insurer or named other party if the policy provides for direct notification to them) promptly and without delay. If you have a third party claim we would advise you not to compromise that claim or admit liability until you have (Re)Insurer's approval to do so. You should familiarize yourself with the notification conditions in your policy or contract and observe all conditions relating to the reporting and handling of claims and circumstances – failure to do so may well lead to your claim not being paid. Upon our receipt of a claim notification from you, we will undertake an assessment of that claim. If we consider that notice of that claim is not required or if the notification appears deficient in any way, we will promptly explain to you the position and seek your further instruction.

Subject to the preceding paragraph, we will notify the participating (Re)Insurer(s) of the claim in a timely fashion and, where applicable, confirm to you in writing when such notification has been made. We will then promptly communicate to you any information, comments or advices, received from the (Re)Insurer(s), in relation to the claim notice(s).

7.2 Claim Negotiation and Settlement

Where instructed we will diligently pursue settlement and, where agreed with the (Re)Insurer(s), the collection of any claim under the insurance and seek to secure the fullest recovery possible within the terms, conditions and limitations of the insurance. We will not compromise the amount of any claims settlement without your prior approval. Where applicable, we will provide you with written confirmation of the acceptance of the claim and the amount of settlement agreed by the (Re)Insurer(s). Claims services provided will cease on termination of our appointment as described in

clause 14. We will co-operate with the new broker to such businesses and forward all open claim files to them.

8. MAINTENANCE OF RECORDS

During the period of our appointment, we will make, maintain and keep a record of all material particulars relating to our arrangement and/or administration of the insurance, including the notification, processing and resolution of any claims under the insurance for which we provide claims related services. Such records may be kept in paper based, electronic or any other medium we consider appropriate provided that they are either in a legible form or capable of being reproduced in a legible form.

Subject to any lien which we may be legally entitled to exercise, we will reproduce and forward to you (or to any party you request), copies of the documents and records to which you as our client are legally entitled, but we reserve the right to charge you for the reasonable costs of reproduction and forwarding and to retain copies for our internal requirements.

9. CONFLICTS OF INTERESTS

In performing our services, situations may arise where a conflict of interest arises. Examples of conflicts can include where we earn a fee from you for performing our services and also earn a commission from an insurer; or where we act as agent of the insurer in settling claims or arranging insurance; or where one client we represent makes a claim against another client we represent. Should such a situation arise we will advise you so that you can make an informed decision about the conflict (and if applicable, the specific action we will take to manage that conflict). If you object to the particular conflict, then you will need to advise us. Your instruction or confirmation of an order to arrange the insurance on your behalf will be taken as your informed consent to proceed in the manner proposed. If we feel that it is not possible to manage the conflict fairly, we will withdraw from the arrangement and advise you accordingly.

10. REMUNERATION AND OTHER EARNINGS

10.1 Commission:

Unless we have specifically agreed with you on the manner in which we will be remunerated for our services, we will be remunerated by receipt of commission paid by (Re)Insurers we use out of the premium paid by you. Our commission is usually calculated as a percentage of the insurance premium. This percentage will have been contractually agreed between us and the (Re)Insurer. We earn different percentages for different classes of business and from different (Re)Insurer(s).

10.2 Fee and other earnings:

We may charge you a fee or receive a commission and also charge you a fee for our services. Whenever we charge a fee (whether with or without commission) that amount will be agreed with you in advance and will be disclosed to you separately to the insurance premium.

We reserve the right to negotiate with you appropriate additional fee charges to cover administration, documentation, visits or other costs. This may include higher costs of claims handling for exceptional or significant claims activity or major losses, but will explain and disclose any such charges to you separately before you become liable to make any such payments.

In absence of any specific agreement with you, in the event your policy or contract is cancelled before the end of the policy period (for whatever reasons) we will retain:

- if it is a commission from the (Re)Insurer, the commission on the full period of insurance (i.e. we will keep the commission on any refund premium)
- if it is a fee paid/payable by you, the amount of fee on the full period of insurance

You should be aware that we may on occasion advise you of the need to use other insurance brokers to assist us in arranging and placing your insurance. These insurance brokers may earn and retain commission in addition to the fee we have agreed with you. Should this involve use of other divisions or companies within Lockton, we will advise you if we earn additional commission to the agreed fee.

We may also receive additional income from the following sources:

- i. Arrangements with (Re)Insurers whether or not identifiable to any specific client or account to provide other services to (Re)Insurers that may include:
 - We may be requested to arrange facultative or treaty reinsurances for the insurer(s) with whom we effect insurance. These reinsurances are separate and distinct contracts where we act as agent of the insurer(s) concerned, and for which remuneration may be paid separately by the insurer(s) or their reinsurer(s) and are outside the scope of our agreement with you;
 - Risk consulting or other service fees for any specific services which we may provide to the (Re)Insurers.
- ii. Fee from health care/life style service providers for sourcing and/or administering employees benefit add on services for you.

You are entitled at any time to request information regarding any income which we earn as a result of placing your insurance. We will respond to your request in writing.

11. LIMITATION OF LIABILITY & FORCE MAJEURE

11.1 Limitation of liability

- i. The following provisions of this section set out our entire financial liability (including any liability for the acts or omissions of our employees, agents and sub-contractors) to you in respect of all losses, claims or liabilities arising under or in connection with this Agreement (including in respect of any indemnities), whether in contract, tort (including negligence), breach of statutory duty, or otherwise.

- ii. All warranties, conditions and other terms implied by law are, to the fullest extent permitted by law, excluded from this Agreement.
- iii. Nothing in this Agreement excludes or limits our liability for death or personal injury caused by our negligence
- iv. Nothing in this Agreement excludes or limits our liability for fraud or fraudulent misrepresentation.
- v. Nothing in this Agreement excludes or restricts our duty or liability to you under the applicable regulatory system.
- vi. Subject to clauses ii. to v. above, our total liability to you, and any other parties that we agree a limit of liability with at your request (for example where we issue a letter to a third party) shall in aggregate be limited to USD5 million; and we shall not be liable to you for loss of or corruption of data, loss of profit, loss of anticipated savings, loss of business, loss of opportunity, depletion of goodwill, additional operational and administrative costs and expenses, the cost of procuring replacement goods or service, or any indirect or consequential loss or damage.

11.2 Force Majeure

Neither party shall be in breach of this Agreement nor liable for delay in performing, or failure to perform, any of its obligations under this Agreement if such delay or failure results from the events, circumstances or causes beyond its reasonable control, which shall be deemed to include, but not be limited to the following: act of God; epidemic/pandemic; civil commotion; any law or any action taken by a governing or public authority, including without limitation imposing an export or import restriction, quota or prohibition; failure of third party suppliers; sabotage; labour dispute and industrial action; delay of (re)insurer(s); explosion; or fire; and in such circumstances the time for performance shall be extended for a period equivalent to the period during which performance of the obligation has been delayed or failed to have performed, provided that if the period of delay or non performance continues for 12 weeks, either party may terminate this Agreement by giving 14 days written notice to the other party.

12. COMPLAINTS

We take complaints made against us very seriously and maintain a procedure to ensure that complaints are dealt with promptly and fairly.

If you wish to make a complaint, please notify your usual contact, Division Head or the Branch Office Head, either in writing or by telephone, or you may send an email to cschina@lockton.com. If we cannot resolve your complaint straight away, we will acknowledge its receipt promptly and arrange for a senior manager to investigate the matter and provide you with a response.

13. MONEY LAUNDERING, BRIBERY AND SANCTIONS

We are obliged to take reasonable steps to safeguard our company and our clients against the risk of financial crime. To achieve this we may need to ask you to provide us with additional information to help establish proof of identity or

legitimacy of any insurance transactions you ask us to undertake on your behalf. We are obliged to report to the China Anti-Money Laundering Monitoring and Analysis Center any suspicion of money laundering at the first opportunity and we are prohibited from disclosing any such report. We will not agree to make payments to unknown third parties where we have had no direct dealings or knowledge of an involvement on your account.

As an organisation we have in place strict anti-bribery and corruption procedures in accordance with applicable laws, regulations and best practice.

Insurance transactions or payments may be prohibited or subject to prohibition or restrictions under International Trade Sanctions ("ITS") covering (without limitation) trade in certain goods, territories or individuals. Where we discover or have reasonable belief that the arrangements we make or may put in place may be in breach of any form of ITS then we may immediately cease any part or all of that arrangement. This may result in us continuing to make arrangements on your behalf for some elements of your insurance program and not others. We will make you aware if this applies.

14. TERMINATING OUR APPOINTMENT

Either you or we may terminate our appointment to act as your agent in relation to the insurance by giving at least 30 days' notice in writing.

If you terminate our appointment less than one month prior to the renewal of your insurance and where we have commenced working on renewing your insurance, we reserve the right to charge you reasonable costs incurred for work on renewing your insurance.

Termination of our appointment does not affect the rights, obligations or liabilities of either you or us in relation to the insurance, which have accrued prior to the termination date, but following the termination we will owe you no further obligations to provide any services in relation to your insurance. Upon termination of appointment all relevant files and claims files held by Lockton will be transferred to the new broker appointed by you according to your instruction. In the event you wish us to continue handle these claims on your behalf and we agree to do so, we reserve the right to charge a reasonable fee for these services.

As our commission or fee for bringing about or arranging the insurance is fully earned when your insurance is successfully placed, any unpaid commission or fee will become immediately due and payable to us upon termination of our appointment.

15. MEDIATION

Both of us agree that any dispute or difference between us arising out of or in connection with this Agreement or the services provided by us shall first be resolved by the parties through mediation.

16. DISPUTE RESOLUTION

If the dispute cannot be resolved through mediation between the parties within 30 days following the first written request from a party for mediation, then either party may submit the dispute to the China International Economic and Trade Arbitration Commission (CIETAC) Shanghai Sub-Commission for arbitration which shall be conducted in accordance with the rules of CIETAC in effect at the time of applying for arbitration. The arbitration award shall be final and binding on both parties.

17. JURISDICTION

Any disputes between us will be governed by and construed in accordance with the laws of China.

18. DATA PROTECTION

18.1 For purpose of this clause:

- **Processing personal information** or **Processing** refers to personal information collection, storage, use, processing, transmission, provision, disclosure and deletion, among others.
- **Personal Information Processor** (or **Processor**) refers to an organisation or individual that autonomously determines the purposes and means of personal information processing.
- **Relevant Individual** means any individual whose personal data is disclosed to us for Processing by us or on our behalf in connection with our engagement or any services we provide to you, including (by way of example) any individual who is an insured person or a third party claimant, under or in respect of an insurance policy.

18.2 We shall comply at all times with our obligations under the Data Protection Laws. A Privacy Notice setting detailing how your personal data will be used by us could be found on our website (www.lockton-cn.com). **If you use our services, visit our websites or contact us to provide us with your personal data it is assumed that you have read and consent to us to collect and process your personal data in accordance with our Privacy Notice (and its updated versions). If you do not wish for us to collect, process your personal data in accordance with our Privacy Notice, please do not visit our website or provide your personal data to us.**

18.3 You and we acknowledge and agree that, in relation to our engagement and any services we provide to you:

- i. we and you are not joint Controllers; and
- ii. neither you nor we Process any personal data on behalf of the other as Processor.

18.4 In respect of the personal data that you or we Process in relation to our engagement and any services we provide to you:

- i. you and we shall comply at all times with our respective obligations under the Data Protection Laws; and

- ii. you and we shall notify each other without undue delay after becoming aware of any breach of security or other circumstance leading to the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, the personal data.

18.5 You shall ensure that the Personal Information Protection Notice set out in Appendix 1 of these Terms of Business is provided to each Relevant Individual. You shall ensure that the Personal Information Protection

Notice is provided to the Relevant Individual at the time when his or her personal data is first collected by you. You shall ensure that such steps are taken to obtain the consent of each Relevant Individual to the Processing of his or her personal data in connection with our engagement and any services we provide as may be required from time to time by us and the provision of personal data by you shall be deemed as that you have obtained necessary consent from the Relevant Individual.

Appendix 1 – Personal Information Protection Notice

Lockton Companies (China) Insurance Brokers Limited (Lockton) is committed to protecting the privacy and security of your personal data. We comply with all application laws and regulations in the processing of any personal data by us.

Who we are

We are an insurance broker company, in accordance with the definition in the Personal Information Protection Law, we are a “Personal Information Processor”, meaning we would process personal data for purpose and in such a manner as we find necessary for our operation.

The basics

We collect and use relevant information about you to provide our insurance broking services to you, including (as applicable) risk consulting, arranging the insurance cover from which you benefit or handling your claims, and to meet our legal obligations. This information includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance broking services we provide to you. This information may include more sensitive details such as information about your health, finance and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide our insurance broking services to you, including (as applicable) arranging the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance broking services that we provide and to the extent required or permitted by law.

We may collect and use information about you in the course of the provision of our services, the above personal information may include your identity document, address, telephone number or other contact details, age, health, income, bank account, criminal conviction etc.

Other people’s details you provide to us

Where you provide us with details about other people, you must provide this notice to them.

Want more details?

For more information about how we use your personal information please see our full Privacy Notice, which is available online on our [website \(www.lockton-cn.com\)](http://www.lockton-cn.com).

Contacting us and your rights

If you have any queries about this notice, or if you wish to exercise your rights, please contact our Data Protection Manager in writing at:

Legal and Compliance Department – Data Protection Manager

Unit A, 5/F, Lujiazui Finance Plaza, 1217 Dongfang Road, China (Shanghai) Pilot Free Trade Zone 200127, China

I/We have read and understand content of this notice, and have obtained authorisation and/or consent of the relevant individual (if applicable) to provide personal data to Lockton. I/We agree Lockton may use, collect, store or process personal information provided by me/us in accordance with this notice.

Signature: _____
Date: _____

Name: _____
Title: _____



Lockton Companies (China) Insurance Brokers Limited

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