

Marsh Supplier Code of Conduct

MARSH

Introduction

At Marsh, the [Greater Good](#), our Code of Conduct, is the foundation of how we conduct business. This Supplier Code of Conduct extends the principles of The Greater Good to our supplier relationships, reflecting our shared values.

Marsh and our suppliers are expected to:

- Comply with all applicable laws and regulations, including environmental, social, and governance requirements.
- Uphold high standards of ethical conduct in their operations and supply chains to build trust and reputation.
- Proactively address risks.
- Engage in open and ongoing dialogue to reinforce and strengthen our partnerships.

Disclaimer

This document sets out Marsh’s expectations for how its suppliers conduct business. This document does not serve as a comprehensive list of supplier requirements. Supplier shall defer to its Master Services Agreement with Marsh for such information.

Overview

The Supplier Code of Conduct outlines the requirements and expectations Marsh has for its suppliers in the following areas:

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Environment & sustainability

Environmental Commitment

In 2022, we announced our commitment to set and execute low-carbon transition strategies that chart a path to net-zero emissions across our operations by 2050 and to reduce our emissions by 50% by 2030. We aim to partner with suppliers who share our commitment to environmental stewardship and who actively work to reduce GHG emissions.

Supplier Expectations for Environmental Responsibility

Suppliers are expected to comply with all applicable environmental laws and regulations. We encourage suppliers to address their environmental risks and impacts throughout the supply chain. This may include, but is not limited to, measuring and managing own and supply chain GHG emissions and adopting responsible sourcing practices. Suppliers are encouraged to publicly report on environmental commitments. When relevant, suppliers are expected to track, control, and minimize their use of water, energy, and other natural resources, as well as their waste production and electricity use, within their operations.

Data privacy & security

Commitment to Data Protection

We expect our suppliers to protect information entrusted to them and to respect the privacy of individuals. Suppliers that process, access, store, or otherwise handle Marsh or client information must maintain appropriate safeguards to protect its confidentiality, integrity, and availability throughout the engagement.

Supplier Requirements for Privacy and Security

Suppliers must protect confidential, proprietary, and personal information in accordance with applicable data privacy and data protection laws and the terms of their agreement with Marsh. Such information may only be used, accessed, or disclosed as permitted by contract and applicable law.

Suppliers are expected to maintain reasonable information security controls and remain responsible for ensuring that any subcontractors or third parties apply equivalent protections.

Suppliers must promptly notify Marsh of any actual or suspected data security incident involving Marsh or client information and cooperate in good faith to investigate and remediate the issue.

To report a security incident, please promptly notify incidentreporting@mmc.com. Please include: (a) a description of the incident, including its impact; (b) the expected resolution time (if it has not already been resolved); (c) corrective measures to be taken, evaluation of alternatives and next steps; and (d) the name and phone number of the Vendor representative for us to contact to obtain further information and updates.

More detailed privacy and information security obligations are set out in Marsh contracts, [supplier terms and conditions](#), or related policies and nothing in this document is meant to override those requirements. Suppliers should always refer to their contract with Marsh for the complete and controlling privacy and security requirements, which will govern in the event of any conflict.

Equal opportunity

Fostering an Equal-Opportunity Culture

We are committed to maintaining an equal-opportunity culture that empowers everyone to work in a safe and supportive environment. We expect all employees and suppliers to demonstrate professionalism, trust, and integrity in every interaction.

Supplier Responsibilities for Equal Opportunity

We expect our suppliers to uphold the equal opportunity laws and regulations that are applicable to where they conduct business. During any engagement, we expect suppliers to promote fair treatment in all hiring, staffing, and employment decisions, elevating each interaction with dignity and respect.

Discrimination, harassment, and retaliation

Maintaining a Respectful Workplace

We hold ourselves and our suppliers to the highest standard to maintain a safe workplace and culture that is free from harassment (including sexual harassment), bullying, discrimination, retaliation, or any other abusive behaviors.

Supplier Obligations to Prevent Harassment and Discrimination

Suppliers are expected to comply with all laws and regulations applicable to where they conduct business, ensuring the workplace is free from bias, discrimination, or harassment.

Human rights, modern slavery, and child labor

Upholding Human Rights

We're committed to respecting human rights in all our operations, wherever we do business and we expect the same of our suppliers.

In line with our Human Rights Policy, we prohibit all forms of child labor and forced labor, including indentured, bonded, military, and slave labor, as well as any form of human trafficking. Suppliers must take proactive steps to identify, prevent, and mitigate risks of modern slavery and child labor within their operations and supply chains. For additional details on our global human rights commitments and standards, please refer to the [Marsh Human Rights Statement](#).

Health & safety

Ensuring a Safe and Healthy Workplace

Marsh is committed to providing a safe and healthy workplace; each of us is responsible for acting in a way that protects ourselves and others. A safe environment reflects our commitment to care, responsibility, and respect. Our suppliers share the same responsibility; we expect our suppliers to implement and uphold health and safety policies throughout their operations. Suppliers are expected to observe the safety, security, and health rules and practices that apply to their business and to promptly address and report risks to safety and security. We encourage all suppliers to act in ways that protect everyone involved and to uphold the same high standards of safety and care that we require of our own colleagues.

Supplier Health and Safety Practices

Suppliers are expected to comply with all applicable local health and safety laws and regulations. We expect our suppliers to adopt practices to mitigate health and safety risks, including accident prevention and risk assessment to ensure a safe workspace for all workers. Suppliers should provide risk and work-related information on request and will be open and transparent where incident investigations are required. Suppliers should ensure their workers and workers within their supplier chain receive appropriate training, personal protective equipment and provide the appropriate resources required to perform their work safely.

Anti-corruption & bribery

Commitment to Ethical Business Practices

We are committed to managing our business and operations with integrity. We expect our suppliers to act in accordance with our values, including but not limited to, integrity,

ethics, and accountability. Unethical conduct by suppliers can damage our reputation and undermine trust with clients, colleagues, and communities.

Supplier Compliance with Anti-Corruption Laws

Suppliers must conduct rigorous due diligence when engaging agents or third parties, oversee their activities throughout any agreement, and maintain accurate, transparent records of all transactions. The nature of any payment or agreement must never be disguised. Suppliers must not offer, provide, or accept anything of value, such as cash, gifts, meals, travel, entertainment, loans, charitable contributions, political contributions, or employment opportunities, with the intent or appearance of improperly influencing business decisions or government actions. Bribes and facilitation payments are prohibited, even where it might be a custom or acceptable practice, when competitors engage in them, or for any other reason.

To ensure compliance, suppliers are expected to establish and maintain their own policies and procedures addressing anti-bribery and anti-corruption. This includes adherence to all applicable laws in all relevant jurisdictions. Suppliers are expected to report suspected violations and avoid conflicts of interest or practices that obscure the true nature of a transaction. Upholding these standards reflects our commitment to integrity and strengthens the trust we build with clients, colleagues, and communities.

Marsh's Ethics & Compliance Line

Suppliers are encouraged to speak up and report any concerns or suspected violations of this Supplier Code of Conduct, applicable laws, or Marsh policies. Marsh's Ethics and Compliance reporting line is available for suppliers to raise concerns in good faith, including concerns related to unethical, unlawful, or inappropriate conduct. Reports may be made confidentially and without fear of retaliation, consistent with applicable law.

Additional Resources

- [Marsh's Ethics & Compliance Line](#)
- [Marsh's Code of Conduct](#)
- [Vendor Standard Terms and Conditions.pdf](#)
- [Vendor Information | Marsh](#)
- [Human Rights Statement.pdf](#)