

Travel First[™]

by Mercer Marsh Benefits

Philippines: Schedule of Benefits

BenefitsPlan APlan BPlan CMedical expense coverageUp to 1,000,000Up to 2,500,000Up to 5,000,000Emergency medical evacuation and repatriationActual expenseActual expenseActual expenseActual expenseActual expenseCatual expenseCatual expenseMedical expenseActual expenseActual expenseActual expenseInvol costsTravel costsTravel costsInvol 000 per day10,000 per day			Philippine Peso	
Emergency medical evacuation and repatriationActual expenseActual expense <t< th=""><th>Benefits</th><th>Plan A</th><th>Plan B</th><th>Plan C</th></t<>	Benefits	Plan A	Plan B	Plan C
Compassionate visitTravel costs plus up to plus up to 10,000 per dayTravel costs plus up to plus up to 10,000 per dayTravel costs plus up to plus up to to,000 per dayTravel costs plus up to plus up to plus up to plus up to to,000 per day 10,000 per dayTravel costs plus up to plus up to plus up to to,000 per day 10,000 per dayTravel costs plus up to plus up to to,000 per day 10,000 per dayTrip cancellationUp to 200,000Up to 200,000Up to 200,000Trip curtailmentUp to 60,000, subject to a limit of 10,000 for any one item10,000 per eight hourshoursLoss of baggage and personal effectsUp to 60,000, subject to a limit of 10,000 for any one itemSubject to a limit of 10,000 for any one itemsubject to a limit of 10,000 for any one itemInconvenience cash assistance for baggage delayFixed a 1,000Exe da 1,000Up to 60,000(not receipted)Travel costonSubject to a limit of 10,000 for any one item5,000 per six hours5,000 per six hours5,000 per six hoursLoss of travel documentsUp to 2,00,0002,000,0002,000,0002,000,000Personal liabilityUp to 2,00,0002,0002,000,000Personal liability3,0005,000 per day5,000 per dayHoigk and detention benefit, maximum of 10 days5,000 per day5,000 per day <td< td=""><td>Medical expense coverage</td><td>Up to 1,000,000</td><td>Up to 2,500,000</td><td>Up to 5,000,000</td></td<>	Medical expense coverage	Up to 1,000,000	Up to 2,500,000	Up to 5,000,000
Plus up to 10,000 per dayplus up to 1	Emergency medical evacuation and repatriation	Actual expense	Actual expense	Actual expense
10.000 per day10.000 per day10.000 per dayReturn of minor childrenTravel costs plus up to 10.000 per dayTravel costs plus up to 10.000 per dayTravel costs plus up to 10.000 per day10.000 per day 10.000 per dayTrip cancellationUp to 200,000Up to 200,000Up to 200,000Trip cancellationUp to 200,000Up to 200,000Up to 200,000Baggage delay10,000 per eight hours10,000 per eight hours10,000 per eight hours10,000 per eight hoursLoss of baggage and personal effectsUp to 60,000, subject to a limit of 10,000 for any one item any one itemUp to 60,000, subject to a limit of 10,000 for any one itemSide to a limit of 10,000 for of 10,000 for any one itemInconvenience cash assistance for baggage delayFixed at 1,000Fixed at 1,000Fixed at 1,000Inconvenience cash assistance for baggage delayUp to 60,000, any one itemSid00 per six hoursSid00 per six hoursSid00 per six hoursInconvenience cash assistance for baggage delayUp to 2,500,000Up to 2,500,0002,000,000Personal accidentSid00Up to 2,500,0002,000,000Personal accidentQuo to 2,000,0002,000,0002,000,000Personal idabilityUp to 2,500,00010,000,0003,000Hijack and detention benefit, maximum of 10 daysS,000 per day S,000 per dayS,000 per day S,000 per dayFilpt diversionSid00Sid00S,0002,000,000Emergency dental care covered under me	Compassionate visit	Travel costs	Travel costs	Travel costs
Return of minor childrenTravel costs plus up to 10,000 per dayTravel costs plus up to 20,000Up to 200,000Up to 200,000Exe at 1,000Fixed at 1,000Fixed at 1,000Fixed at 1,000Fixed at 1,000Fixed at 1,000Fixed at 1,000Por any one itemAnors <td></td> <td>plus up to</td> <td>plus up to</td> <td>plus up to</td>		plus up to	plus up to	plus up to
Play pro (0,00,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0		10,000 per day	10,000 per day	10,000 per day
10.000 per day10.000 per day10.000 per dayTrip cancellationUp to 200,000Up to 200,000Up to 200,000Bagage delay10.000 per eight hours10.000 per eight hours10.000 per eight hours10.000 per eight hoursLoss of baggage and personal effectsUp to 60,000, subject to a limit of 10,000 for any one itemUp to 60,000, subject to a limit of 10,000 for any one itemUp to 60,000, subject to a limit of 10,000 for any one itemUp to 60,000, subject to a limit of 10,000 for any one itemExec at 1,000Inconvenience cash assistance for baggage delay (not receipted)Fixed at 1,000Fixed at 1,000Travel delay5,000 per six hours5,000 per six hours5,000 per six hoursLoss of travel documentsUp to 60,000Up to 60,000Up to 60,000Personal accident2,000,0002,000,0002,000,000Personal liabilityUp to 2,500,0003,0003,000Hight diversion5,000 per day5,000 per day5,000 per dayFlight diversion5,000 per day5,0005,000Hijack and detention benefit, maximum of 10 days5,000 per day5,0005,000emergency dental care covered under medical expense benefit20,00020,0002,000,000Loss of personal money20,00020,00020,00020,000Rental vehicle excess20,00020,00020,00020,000Automatic extension5,0005,0005,000Loss of personal money20,000 <td>Return of minor children</td> <td></td> <td>Travel costs</td> <td></td>	Return of minor children		Travel costs	
Trip cancellationUp to 200,000Up to 200,000Up to 200,000Trip curtailmentUp to 200,000Up to 200,000Up to 200,000Baggage delay10,000 per eight hours10,000 per eight hours10,000 per eight hours10,000 per eight hoursLoss of baggage and personal effectsUp to 60,000, subject to a limit of 10,000 for any one itemUp to 60,000, subject to a limit of 10,000 for any one itemUp to 60,000, subject to a limit of 10,000 for any one itemUp to 60,000, subject to a limit of 10,000 for any one itemInconvenience cash assistance for baggage delay (not receipted)Fixed at 1,000Fixed at 1,000Travel delay5,000 per six hours5,000 per six hours5,000 per six hoursLoss of travel documentsUp to 6,000Up to 6,000Up to 6,000Personal accident2,000,000Up to 2,500,000Up to 2,500,000Personal liabilityUp to 2,500,000Up to 2,500,000Up to 2,500,000Missed connecting flight3,0003,0003,000Singency dental care covered under medical expense benefit5,000 per day5,000 per dayLoss of personal money20,00020,00020,00020,000Rental vehicle excess20,00020,00020,000Automatic extension5 days5 days5 days				
Trip curtailmentUp to 200,000Up to 200,000Up to 200,000Bagagae delay10,000 per eight hours10,000 per eight hours10,000 per eight hours10,000 per eight hoursLoss of baggage and personal effectsUp to 60,000, subject to a limit of 10,000 for any one itemUp to 60,000, subject to a limit of 10,000 for any one itemUp to 60,000, subject to a limit of 10,000 for any one itemSubject to a limit of 10,000 for any one itemSubject to a limit of 10,000 for any one itemSubject to a limit of 10,000 for any one itemFixed at 1,000Fixed at 1,000Inconvenience cash assistance for baggage delay (not receipted)5,000 per six hoursSol00 per six hoursFixed at 1,000Fixed at 1,000Travel delay5,000 per six hoursHoursHoursHoursLoss of travel documentsUp to 60,000Up to 60,000Up to 60,000Personal accident2,000,0002,000,0002,000,000Hossied connecting flightJoung3,0003,000Hight diversion5,000 per day5,000 per day5,000Hight diversion5,000 per day5,000 per day5,000Hight diversion5,000 per day5,000 per day5,000Hight diversion5,000 per day5,0005,000Hight diversion20,0002,00,0002,00,000Hight diversion5,000 per day5,0005,000Hight diversion5,000 per day5,0005,000Hight diversion5,000 per day5,000				
Baggage delay10,000 per eight hours10,000 per eight hours10,000 per eight hoursLoss of baggage and personal effectsUp to 60,000, subject to a limit of 10,000 for any one itemUp to 60,000, subject to a limit of 10,000 for any one itemUp to 60,000, subject to a limit of 10,000 for any one itemUp to 60,000, subject to a limit of 10,000 for any one itemSubject to a limit of 10,000 for any one itemSubject to a limit of 10,000 for any one itemSubject to a limit of 10,000 for any one itemInconvenience cash assistance for baggage delay (not receipted)Fixed at 1,000Fixed at 1,000Fixed at 1,000Travel delay5,000 per six hours5,000 per six hours5,000 per six hours5,000 per six hours5,000 per six hoursLoss of travel documentsUp to 60,000Up to 60,000Up to 2,500,000Up to 2,500,000Personal labilityUp to 2,500,000Up to 2,500,000Up to 2,500,000Hospital confinement daily cash for 20 days2,0002,0002,000Flight diversion5,000 per day5,000 per day5,000 per dayFlight diversion5,000 per day5,000 per day5,000 per dayHijcak and detention benefit, maximum of 10 days5,000 per day5,000 per dayEmergency dental care covered under medical expense benefit20,00020,00020,000Loss of personal money20,00020,00020,00020,000Rental vehicle excess20,00020,00020,00020,000Automatic ext	Trip cancellation			
hourshourshourshoursLoss of baggage and personal effectsUp to 60,000, subject to a limin of 10,000 for any one itemUp to 60,000, subject to a limin of 10,000 for any one itemSubject to a limin of 10,000 for any one itemInconvenience cash assistance for baggage delay (not receipted)Fixed at 1,000Fixed at 1,000Fixed at 1,000Travel delaySu00 per six hoursSu00 per six hoursSu00 per six hoursSu00 per six hoursSu00 per six hoursLoss of travel documentsUp to 60,000Up to 60,000Up to 60,000Up to 2,500,000Personal accidentUp to 2,500,000Up to 2,500,000Up to 2,500,000Hourstic confinement daily cash for 20 daysSu00Su00Su00Higks and detention benefit, maximum of 10 daysSu00 per daySu00Su00Higks and detention benefit, maximum of 10 daysSu00Su00Su00Higks and personal momentSu00Su00Su00Su00Higks and personal momentSu00Su00Su00Su00Higks and personal momentSu00Su00Su00Su00Higks and personal momentSu00Su00Su00Su00High diversionSu00Su00Su00Su00High diversionSu00Su00Su00Su00Hi	Trip curtailment	Up to 200,000	Up to 200,000	Up to 200,000
Loss of baggage and personal effectsUp to 60,000, subject to a limin of 10,000 for any one itemUp to 60,000, subject to a limin of 10,000 for any one itemUp to 60,000, subject to a limin of 10,000 for any one itemUp to 60,000, subject to a limin of 10,000 for any one itemSubject to a limin of 10,000 for any one itemSubject to a limin of 10,000 for any one itemSubject to a limin of 10,000 for any one itemInconvenience cash assistance for baggage delay (not receipted)Fixed at 1,000Fixed at 1,000Fixed at 1,000Travel delay5,000 per six hours5,000 per six hours5,000 per six hours5,000 per six hours5,000 per six hoursLoss of travel documentsUp to 60,000Up to 60,000Up to 60,0002,000,000Personal labilityUp to 2,500,0002,000,0002,000,000Personal liabilityUp to 2,500,0002,000,0002,000,000Higack and detention benefit, maximum of 10 days5,000 per day5,000 per day5,000 per dayHijack and detention benefit, maximum of 10 days5,0005,000 per day5,000 per dayLoss of personal money20,00020,00020,00020,000Rental vehicle excess20,00020,00020,00020,000Rental vehicle excess20,00020,00020,00020,000Automatic extension5 days5 days5 days5 days	Baggage delay	10,000 per eight	10,000 per eight	10,000 per eight
subject to a limit of 10,000 for any one itemsubject to a limit of 10,000 for any one itemsubject to a limit of 10,000 for any one itemInconvenience cash assistance for baggage delay (not receipted)Fixed at 1,000Fixed at 1,000Fixed at 1,000Travel delay5,000 per six hours5,000 per six hours5,000 per six hours5,000 per six hoursLoss of travel documentsUp to 60,000Up to 60,000Up to 60,000Personal accident2,000,0002,000,0002,000,000Personal liabilityUp to 2,500,000Up to 2,500,000Up to 2,500,000Hospital confinement daily cash for 20 days3,0003,0003,000Flight diversion5,000 per day5,000 per day5,000 per dayHijack and detention benefit, maximum of 10 days5,000 per day5,000 per day5,000Emergency dental care covered under medical expense benefit20,00020,00020,000Loss of personal money20,00020,00020,00020,000Rental vehicle excess20,00020,00020,00020,000Automatic extension5 days5 days5 days5 days		hours	hours	hours
of 10,000 for any one itemof 10,000 for any one itemof 10,000 for any one itemInconvenience cash assistance for baggage delay (not receipted)Fixed at 1,000Fixed at 1,000Fixed at 1,000Travel delay5,000 per six hours5,000 per six hours5,000 per six hours5,000 per six hours5,000 per six hoursLoss of travel documentsUp to 60,000Up to 60,000Up to 60,000Personal accident2,000,0002,000,0002,000,000Personal iabilityUp to 2,500,000Up to 2,500,000100 to 2,500,000Hospital confinement daily cash for 20 days3,0003,0003,000Flight diversion5,000 per day5,000 per day5,000Hijack and detention benefit, maximum of 10 days5,000 per day5,0005,000expense benefit20,00020,0002,000,0002,000,000Loss of personal money20,00020,0002,000,0002,000,000Rental vehicle excess20,00020,0002,000,0002,000,000Automatic extension5 days5 days5 daysLosation and forwarding of luggage/personal effetsActual expense5 days5 days	Loss of baggage and personal effects	Up to 60,000,	Up to 60,000,	Up to 60,000,
any one itemany one itemany one itemInconvenience cash assistance for baggang dataFixed at 1,000Fixed at 1,000Inconvenience cashSolop ers atSolop ers atSolop ers atTravel delaySolop ers atSolop ers atSolop ers atInconsol dataUp to 60,000Up to 60,000Up to 60,000Personal accidentDy to 2,000,000Up to 2,000,000Up to 2,000,000Personal fibilityUp to 2,000,000Up to 2,000,000Up to 2,000,000Missed connecting fightSolop ers atSolop ers atSolop ers atHight diversionSolop ers atSolop ers atSolop ers at				
Inconvenience cash assistance for baggage delay (not receipted)Fixed at 1,000Fixed at 1,000Fixed at 1,000Travel delay5,000 per six hours5,000 per six hours5,000 per six hours5,000 per six hours5,000 per six hoursLoss of travel documentsUp to 60,000Up to 60,000Up to 60,000Personal accident2,000,0002,000,0002,000,000Personal liabilityUp to 2,500,000Up to 2,500,000Up to 2,500,000Hospital confinement daily cash for 20 days2,0003,0003,000Flight diversion5,000 per day5,000 per day5,000 per dayHijack and detention benefit, maximum of 10 days5,000 per day5,000 per dayEmergency dental care covered under medical expense benefit20,00020,00020,000Loss of personal money20,00020,00020,00020,000Rental vehicle excess20,00020,00020,00020,000Automatic extension5 days5 days5 days5 days				
(not receipted)Travel delay5,000 per six hours5,000 per six hours5,000 per six hoursLoss of travel documentsUp to 60,000Up to 60,000Up to 60,000Personal accident2,000,0002,000,0002,000,000Personal liabilityUp to 2,500,000Up to 2,500,000Up to 2,500,000Hospital confinement daily cash for 20 days2,0003,0003,000Missed connecting flight3,0003,0003,000Flight diversion5,000 per day5,000 per day5,000 per dayHijack and detention benefit, maximum of 10 days5,000 per day5,000 per day5,000 per dayEmergency dental care covered under medical expense benefit20,00020,00020,000Loss of personal money20,00020,00020,00020,000Automatic extension5 days5 days5 days5 daysLocation and forwarding of luggage/personal effectsActual expenseActual expenseActual expense		-	-	-
Travel delay5,000 per six hours5,000 per six hours5,000 per six hoursLoss of travel documentsUp to 60,000Up to 60,000Up to 60,000Personal accident2,000,0002,000,0002,000,000Personal liabilityUp to 2,500,000Up to 2,500,000Up to 2,500,000Hospital confinement daily cash for 20 days3,0003,0003,000Missed connecting flight3,0005,000 per day5,000 per dayFlight diversion5,000 per day5,000 per day5,000 per dayHijack and detention benefit, maximum of 10 days5,000 per day5,000 per dayexpense benefit5,0005,0005,000 per dayUss of personal money20,00020,00020,000Rental vehicle excess20,00020,00020,000Automatic extension5 days5 days5 daysLocation and forwarding of luggage/personal effectActual expense5 days		Fixed at 1,000	Fixed at 1,000	Fixed at 1,000
hours hours hours Loss of travel documents Up to 60,000 Up to 60,000 Up to 60,000 Personal accident 2,000,000 2,000,000 2,000,000 Personal liability Up to 2,500,000 Up to 2,500,000 Up to 2,500,000 Hospital confinement daily cash for 20 days 2,000 3,000 3,000 Missed connecting flight 3,000 3,000 3,000 Flight diversion 5,000 5,000 per day 5,000 per day Hijack and detention benefit, maximum of 10 days 5,000 per day 5,000 per day 5,000 per day expense benefit 5,000 20,000 20,000 20,000 Loss of personal money 20,000 20,000 20,000 20,000 Rental vehicle excess 20,000 20,000 20,000 20,000 Automatic extension 5 days 5 days 5 days 5 days				
Loss of travel documents Up to 60,000 Up to 60,000 Up to 60,000 Personal accident 2,000,000 2,000,000 2,000,000 Personal liability Up to 2,500,000 Up to 2,500,000 Up to 2,500,000 Hospital confinement daily cash for 20 days 2,000 2,000 3,000 Missed connecting flight 3,000 3,000 3,000 Flight diversion 5,000 5,000 per day 5,000 per day Hijack and detention benefit, maximum of 10 days 5,000 per day 5,000 per day 5,000 per day Emergency dental care covered under medical 5,000 20,000 20,000 expense benefit 20,000 20,000 20,000 Rental vehicle excess 20,000 20,000 20,000 Automatic extension 5 days 5 days 5 days	Travel delay			
Personal accident 2,000,000 2,000,000 2,000,000 Personal liability Up to 2,500,000 Up to 2,500,000 Up to 2,500,000 Hospital confinement daily cash for 20 days 2,000 2,000 2,000 Missed connecting flight 3,000 3,000 3,000 Flight diversion 5,000 5,000 per day 5,000 per day Hijack and detention benefit, maximum of 10 days 5,000 per day 5,000 per day 5,000 per day expense benefit 5,000 per day 5,000 per day 5,000 per day 5,000 per day expense benefit 20,000 20,000 20,000 20,000 Rental vehicle excess 20,000 20,000 20,000 Automatic extension 5 days 5 days 5 days				
Personal liabilityUp to 2,500,000Up to 2,500,000Up to 2,500,000Hospital confinement daily cash for 20 days2,0002,0002,000Missed connecting flight3,0003,0003,000Flight diversion5,0005,0005,000Hijack and detention benefit, maximum of 10 days5,000 per day5,000 per dayEmergency dental care covered under medical5,0005,0005,000expense benefit5,0005,0002,000Loss of personal money20,00020,00020,000Automatic extension5 days5 days5 daysLocation and forwarding of luggage/personal effectActual expenseActual expense				
Hospital confinement daily cash for 20 days 2,000 2,000 2,000 Missed connecting flight 3,000 3,000 3,000 Flight diversion 5,000 5,000 5,000 Hijack and detention benefit, maximum of 10 days 5,000 per day 5,000 per day 5,000 per day Emergency dental care covered under medical 5,000 5,000 5,000 5,000 expense benefit 20,000 20,000 20,000 20,000 Rental vehicle excess 20,000 20,000 20,000 20,000 Automatic extension 5 days 5 days 5 days				
Missed connecting flight3,0003,0003,000Flight diversion5,0005,0005,0005,000Hijack and detention benefit, maximum of 10 days5,000 per day5,000 per day5,000 per dayEmergency dental care covered under medical expense benefit5,0005,0005,000Loss of personal money20,00020,00020,000Rental vehicle excess20,00020,00020,000Automatic extension5 days5 days5 daysLocation and forwarding of luggage/personal effectActual expenseActual expense	Personal liability	Up to 2,500,000	Up to 2,500,000	Up to 2,500,000
Flight diversion5,0005,0005,000Hijack and detention benefit, maximum of 10 days5,000 per day5,000 per day5,000 per dayEmergency dental care covered under medical expense benefit5,0005,0005,000Loss of personal money20,00020,00020,000Rental vehicle excess20,00020,00020,000Automatic extension5 days5 days5 daysLocation and forwarding of luggage/personal effectActual expenseActual expense	Hospital confinement daily cash for 20 days	2,000	2,000	2,000
Hijack and detention benefit, maximum of 10 days5,000 per day5,000 per dayEmergency dental care covered under medical expense benefit5,0005,000Loss of personal money20,00020,00020,000Rental vehicle excess20,00020,00020,000Automatic extension5 days5 days5 daysLocation and forwarding of luggage/personal effectsActual expenseActual expense	Missed connecting flight	3,000	3,000	3,000
Emergency dental care covered under medical expense benefit5,0005,000Loss of personal money20,00020,00020,000Rental vehicle excess20,00020,00020,000Automatic extension5 days5 days5 daysLocation and forwarding of luggage/personal effectsActual expenseActual expense	Flight diversion	5,000	5,000	5,000
expense benefitLoss of personal money20,00020,00020,000Rental vehicle excess20,00020,00020,000Automatic extension5 days5 days5 daysLocation and forwarding of luggage/personal effectsActual expenseActual expense	Hijack and detention benefit, maximum of 10 days	5,000 per day	5,000 per day	5,000 per day
Loss of personal money20,00020,00020,000Rental vehicle excess20,00020,00020,000Automatic extension5 days5 days5 daysLocation and forwarding of luggage/personal effectsActual expenseActual expense	Emergency dental care covered under medical	5,000	5,000	5,000
Rental vehicle excess20,00020,00020,000Automatic extension5 days5 days5 daysLocation and forwarding of luggage/personal effectsActual expenseActual expenseActual expense	expense benefit			
Automatic extension5 days5 daysLocation and forwarding of luggage/personal effectsActual expenseActual expense	Loss of personal money	20,000	20,000	20,000
Location and forwarding of luggage/personal effects Actual expense Actual expense Actual expense	Rental vehicle excess	20,000	20,000	20,000
	Automatic extension	5 days	5 days	5 days
Delivery of medicines Actual expense Actual expense Actual expense	Location and forwarding of luggage/personal effects	Actual expense	Actual expense	Actual expense
	Delivery of medicines	Actual expense	Actual expense	Actual expense



General Exclusions

War (except passive war)

Underwriting

Age limit	16–75; insured persons	
	above age 75 subject to	
	underwriting approval	
Maximum duration per trip	180 days	
Aggregate limit per accident	No limit	
Minimum premium per policy	Php 5,000	

About Mercer Marsh Benefits

Mercer Marsh Benefits provides clients with a single source for managing the costs, people risks, and complexities of employee benefits. The network is a combination of Mercer and Marsh local offices around the world, plus country correspondents who have been selected based on specific criteria. Our benefits experts, located in 135 countries and servicing clients in more than 150 countries, are deeply knowledgeable about their local markets. Through our locally established businesses, we have a unique common platform that allows us to serve clients with global consistency and locally unique solutions.

About Chubb

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in the Philippines for more than 60 years. As a branch of Insurance Company of North America, Chubb in the Philippines provides specialized and customized coverages for Property, Casualty, Marine, Financial Lines, as well as Accident & Health. The company leverages global expertise and local acumen to tailor diverse risk management solutions to mitigate clients' risks. More information can be found at www.chubb.com/ph.

Insurance Company of North America, a Chubb Company 24th Floor, Zuellig Building Makati Avenue corner Paseo de Roxas Makati City 1226 Philippines

Copyright 2017 Mercer LLC. All rights reserved. 20722H-MB-220416

Mercer Marsh Benefits

Contact Us To learn more about Travel First by Mercer Marsh Benefits, please contact:

Marsh Philippines, Inc Employee Health & Benefits (EH&B) Group T: +63 2 902 3000

IMPORTANT NOTICE:

This document does not constitute or form part of any offer or solicitation or invitation to sell by either Marsh or Mercer to provide any regulated services or products in any country in which either Marsh or Mercer has not been authorized or licensed to provide such regulated services or products. You accept this brochure on the understanding that it does not form the basis of any contract.

The availability, nature and provider of any services or products, as described herein, and applicable terms and conditions may therefore vary in certain countries as a result of applicable legal and regulatory restrictions and requirements.

Please consult your Marsh or Mercer consultants regarding any restrictions that may be applicable to the ability of Marsh or Mercer to provide regulated services or products to you in your country.

