

PRIVACY POLICY

We are committed to protecting your privacy and confidentiality in accordance with the *Privacy Act 1988 (Cth)* and it is one of our prime concerns that any personal or sensitive information you provide to us is not used for any other purpose than that intended and expected by you. This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

WHAT INFORMATION DO WE COLLECT AND HOW DO WE USE IT?

We will collect personal information for primary purposes, which are relevant to providing and marketing our products and services to you.

We collect the information needed by ourselves to provide appropriate advice and arrange financial services to you. We also collect information required by product suppliers. We will usually provide some or all of this information to our product suppliers. Some of these companies may be located outside Australia.

When a claim is made under an insurance policy, to enable us to assess the claim, we and our representatives (including loss adjusters, investigators and lawyers) collect information about the claim, some of which may be personal information. We may collect the information from you or from third parties.

We provide this information to the insurer and those appointed to assist you in making a claim. Again this information may be passed on to our underwriters and reinsurers. We may also use your personal information internally to help us improve our services and help resolve any problems.

WHAT WE EXPECT OF YOU AND THIRD PARTIES WE DEAL WITH

When you provide us with personal information about other individuals, we rely on you to have made them aware that; you will or may provide their information to us, the purposes we use it for, the types of third parties we disclose it to, and how they can access it (as described in this policy). If it is sensitive information we rely on you to have obtained their consent to the above. If you have not done either of these things you must notify us before you provide the relevant information.

We rely on you to ensure that the personal information we collect from you is accurate, complete and up to date. We may contact you to confirm or change the details of your personal information however you can contact us at any time to update your personal information.

In some cases we will require you to specifically consent to the collection, use or disclosure of your personal information by us. Your consent will usually be required in writing and in some cases your consent may be implied through your conduct such as when you continue a telephone call after you have been advised that the personal information will be collected, used or disclosed.

WHAT IF YOU DON'T PROVIDE SOME INFORMATION TO US?

We can only apply for and arrange financial service products if we have all relevant information. The insurance laws also require insureds to provide us with all the information we need in order to be able to decide whether to insure and on what terms.

HOW DO WE HOLD AND PROTECT YOUR INFORMATION?

We hold the information we collect from you in our computer system and in our hard copy files. We ensure that your information is safe by following the usual security procedures expected by our clients.

WILL WE DISCLOSE THE INFORMATION WE COLLECT TO ANYONE?

We may disclose information to:

- Insurers, underwriters, underwriting agencies, wholesale brokers and reinsurers (for the purpose of seeking recovery from them or to assist them to assess insurance risks);
- Premium funders for the purposes of gaining quotations on and arranging funding of your insurance premiums.
- An investigator, assessor, lawyers, accountants, or other professional advisors (for the purposes of investigating or assessing your claim);
- A lawyer or recovery agent (for the purpose of defending an action by a third party against you or for the purpose of recovery costs including your excess);
- Contractors who supply services to us, e.g. to handle mailings on our behalf.
- An immediate family member;
- Other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event
- Mail service providers for the mailing of statements, insurance policy documentation and/or our direct marketing material
- Use your personal information during the process of staff training
- Businesses related to ours

However, we will do our best to ensure that any third parties we disclose information to will protect the information in the same way that we do. We may also provide this information to others if we are required to do so by law or under some unusual other circumstances which the Privacy Act permits. We do not sell, trade, or rent personal information to others.

HOW CAN YOU CHECK, UPDATE OR CHANGE THE INFORMATION WE ARE HOLDING?

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate. If you wish to access or correct your personal information please write to the Privacy Officer, C/- our office or contact us on 1300 919 342.

We do not charge for receiving a request for access to personal information or for complying with a correction request. We do however reserve the right to charge you for all reasonable costs and outgoings specifically incurred in meeting your request for information.

YOUR CONSENT

By asking us to quote or arrange insurance to you and your clients, you consent to the collection and use of the information you have provided to us for the purposes described above.