



Our Privacy Policy

Generally

We are committed to protecting personal information about you which we hold and are subject to the Privacy Act which set out standards for the collection, use, disclosure and handling of personal information.

Personal information is information or an opinion about an identified individual, or an individual who is reasonably identifiable:

- (a) whether the information or opinion is true or not; and
- (b) whether the information or opinion is recorded in a material form or not.

How and why we collect personal information

We collect personal information either directly from the relevant individual or indirectly from third parties. For example, an insured may not only provide us with information on themselves for the purpose of obtaining insurance services but also on other insured's who they represent. We may also obtain personal information from past underwriters, premium funders, other service providers, publicly available sources and persons who we enter into alliances or other business relationships with etc.

We collect personal information to be able to provide our insurance services such as insurance broking, claims management, risk management consulting and other forms of insurance services.

The types of personal information we collect generally includes your name, address, telephone number, email address, date of birth and other information specific to our products or services.

In certain circumstances, we may also collect personal information which is sensitive. Sensitive information includes information about your health, religious or philosophical beliefs, membership of professional or trade associations or a criminal record. Unless the sensitive information is required or permitted by or under law, we will obtain your consent to its collection.

If the required personal information is not provided, we or any involved third parties may not be able to provide appropriate services.

How we use and disclose personal information

In addition to the reasons set out above, we also use and disclose personal information to help to develop and identify products and services that may interest clients, conduct market or customer satisfaction research, develop, establish and administer alliances and other arrangements with other organisations in relation to promotion, administration and use of our respective products and services and to conduct compliance reviews and database reporting for financial, compliance and regulatory reporting purposes. For more information on our services please contact us.

We do not use or disclose personal information for any purpose that is unrelated to our services and that you would not reasonably expect (except with your consent).

We have a duty to maintain the confidentiality of our clients' affairs, including personal information. Our duty of confidentiality applies except where disclosure of your personal information is with your consent or compelled by law.



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We usually disclose personal information to related bodies corporate and third parties who assist us or are involved in the provision of our services. You authorise us to disclose necessary information to such persons in connection with the provision of products or services you have sought from us. For example, in arranging and managing your insurance needs we may provide information to insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, or advisers such as loss adjusters, lawyers and accountants, and others involved in the claims handling process. We may also disclose your personal information to prospective purchasers (including their advisers) of our business and alliance and other business partners.

These parties are prohibited from using your personal information except for the specific purpose(s) for which we supply it to them.

We take reasonable steps to ensure that your personal information is accurate, complete, and up-to-date whenever we collect or use or disclose it.

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 purpose we use it for, the types of third parties we disclose it to and how they can access it (as described in this document). We rely on you to have obtained their consent to the above. If you have not done either of these things, you must tell us before you provide the relevant information to us.

If we give you personal information, you must only use it for the purposes we agreed to. Where relevant, you must meet the requirements of the APPs set out in the Privacy Act 1988, when collecting, using, disclosing and handling personal information on our behalf. You must also ensure that your agents, employees and contractors meet the above requirements.

Security of your personal information

We endeavor to take such steps as are reasonable in the circumstances to protect any personal information that we hold from misuse, interference and loss, and to protect it from unauthorised access, modification and disclosure.

Transfer of information overseas

We will transfer your personal information overseas where it is necessary to provide our services. For example, we sometimes use the internet to collect and process information. In addition, some insurers or reinsurers are based overseas and we need to provide your personal information to them to arrange your cover.

The countries in which these recipients of your personal information are located will depend on the types of services we provide to you, the location of the insurer or reinsurer and the location of other services providers. We are unable to identify this location until such time as the services have been provided and this may be subject to change whilst the services are being provided.

Opting out

If we send you any information about services or products, or you do not want us to disclose your personal information to any other organisation (including related bodies corporate or an Authorised Representative) you can opt out by contacting our Privacy officer via the contact details listed in this FSG.



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Complaints and queries

If you have made a complaint or lodged a query about a breach of your privacy we will respond to your query or complaint as soon as possible and will try to resolve any complaint within 14 working days. If this is not possible, we will contact you within that time to let you know how long we estimate it will take to resolve your complaint. Any unresolved complaints should be referred to the Privacy Commissioner.

For further information on privacy visit the Australian Government Office of the Australian Information Commissioner Website at <http://www.oaic.gov.au/>

In the event that this Privacy Policy or any part thereof is amended or modified in the future, the revised version will be available at our office or on our website.

Accessing your personal information

If you wish to access to your personal information, or you want us to correct or update it contact our Privacy Officer via the contact details listed in this FSG.