



## **Privacy Statement - Collection of your Personal Information**

Australian Risk Applications collects personally identifiable information, such as your e-mail address, name, home or work address or telephone number. Australian Risk Applications also collects anonymous demographic information, which is not unique to you, such as your post code, age, gender, preferences, interests and favourites.

There is also information about your computer hardware and software that is automatically collected by Australian Risk Applications. This information can include: your IP address, browser type, domain names, access times and referring Web site addresses. This information is used by Australian Risk Applications for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the Australian Risk Applications Web site.

Please keep in mind that if you directly disclose personally identifiable information or personally sensitive data through Australian Risk Applications public message boards, this information may be collected and used by others. Note: Australian Risk Applications does not read any of your private online communications.

Australian Risk Applications encourages you to review the privacy statements of Web sites you choose to link to from Australian Risk Applications so that you can understand how those Web sites collect, use and share your information. Australian Risk Applications is not responsible for the privacy statements or other content on Web sites outside of the Australian Risk Applications and Australian Risk Applications family of Web sites.

## **Use of your Personal Information**

Australian Risk Applications collects and uses your personal information to operate the Australian Risk Applications Web site and deliver the services you have requested. Australian Risk Applications also uses your personally identifiable information to inform you of other products or services available from Australian Risk Applications and its affiliates. Australian Risk Applications may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered.

Australian Risk Applications does not sell, rent or lease its customer lists to third parties. Australian Risk Applications may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (e-mail, name, address, telephone number) is not transferred to the third party. In addition, Australian Risk Applications may share data with trusted partners to help us perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to Australian Risk Applications, and they are required to maintain the confidentiality of your information.

Australian Risk Applications does not use or disclose sensitive personal information, such as race, religion, or political affiliations, without your explicit consent.

Australian Risk Applications keeps track of the Web sites and pages our customers visit within Australian Risk Applications, in order to determine what Australian Risk Applications services are the most popular. This data is used to deliver customized content and advertising within Australian Risk Applications to customers whose behaviour indicates that they are interested in a particular subject area.

Australian Risk Applications Web sites will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on Australian Risk Applications or the site; (b) protect and defend the rights or property of Australian Risk Applications; and, (c) act under exigent circumstances to protect the personal safety of users of Australian Risk Applications, or the public.

### **Security of your Personal Information**

Australian Risk Applications secures your personal information from unauthorized access, use or disclosure. Australian Risk Applications secures the personally identifiable information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. When personal information (such as a credit card number) is transmitted to other Web sites, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) protocol.

### **Changes to this Statement**

Australian Risk Applications will occasionally update this Statement of Privacy to reflect company and customer feedback. Australian Risk Applications encourages you to periodically review this Statement to be informed of how Australian Risk Applications is protecting your information.

### **Contact Information**

Australian Risk Applications welcomes your comments regarding this Statement of Privacy. If you believe that Australian Risk Applications has not adhered to this Statement, please contact Australian Risk Applications on 61 2 9007 2401. We will use commercially reasonable efforts to promptly determine and remedy the problem.

