

PRIVACY POLICY

Fire & General Insurance Brokers Pty Ltd are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. This Privacy policy describes our current policies and practices in relation to the collection, handling, use and disclosure of personal information. It also deals with how you can complain about a breach of privacy laws and how you can access the personal information we hold and how to have this information corrected.

At Fire & General Insurance Brokers, we acknowledge that your personal information belongs to you, and you entrust us with that information. We are fully committed to securely storing and carefully processing the information you share with us and not providing that information to third parties without your knowledge.

What information we collect and how we use it?

When we arrange insurance on your behalf, we ask you for the information we need to advise you about your insurance needs and management of your risks.

We provide any information that the Insurers or intermediaries who we ask to quote for your insurances and premium funding require to enable them to decide whether to insure you and on what terms. Insurers may in turn pass on this information to their reinsurers. Some of these companies are located outside Australia.

When you make a claim under your policy, we assist you by collecting information about your claim. Sometimes we also need to collect information about you from others. We provide this information to your insurer (or anyone your insurer has appointed to assist it to consider your claim, e.g., loss adjusters, property maintenance companies, panel beaters etc.) to enable it to consider your claim. Again, this information may be passed on to reinsurers.

Our website provides information, but also has the capacity to collect visitor data as follows:

Anonymous Data

We use technology to collect anonymous information about the use of our website, for example when you browse our website our service provider logs your server address, the date and time of your visit, the pages and links assessed, and the type of browser used. It does not identify you personally and we only use this information for statistical purposes and to improve the content and functionality of our website, to better understand our clients and markets and to improve our services.

Cookies

To collect this anonymous data, we may use "cookies". Cookies are small pieces of information which are sent to your browser and stored on your computer's hard drive. Sometimes they identify users where the website requires information to be retained from one page to the next. This is purely to increase the functionality of the site. Cookies by themselves cannot be used to discover the identity of the user. Cookies does not damage your computer and you can set your browser to notify you when you receive a cookie so that you can decide if you want to accept it. Once you leave the site, the cookie is destroyed and no personal or other information about you is stored.

Forms

Our website allows visitors to submit information via Self-Service forms (Contact/Quote Request). The information submitted via the forms is encrypted from your browser to the web server. Data stored on the website server is not encrypted. Should you be concerned about the confidentiality of this information, we recommend contacting our office via phone to provide the information.

Information collected via on-line forms is sent to our office via EMAIL (not encrypted) and is also stored on a database which is accessible by our staff only.

We also use your information to send you requested product information and promotional material and to enable us to manage your ongoing requirements, e.g., renewals, and our relationship with you, e.g., invoicing, client surveys etc.

We may use your information internally to help us improve our services and help resolve any problems.

We may occasionally notify you about new services and special offers, events, or articles we think will be of interest to you. We may send regular updates by email or by post on insurance matters. If you would rather not receive this information or do not wish to receive it electronically, email or write to us.

What Personal Information We Collect and Use

When we arrange insurance on your behalf, we ask you for the information we need to advise you about your insurance needs and management of your risks. We collect personal information including:

- Identification information, including your age or date of birth and gender.
- Contact Information, including residential/postal address, email, phone number and other contact details.
- Details of property insured.
- Financial information, including bank details or other information about your financial circumstances.
- Information obtained as part of the processing of a claim.
- Sensitive information such as Health information.
- Information relevant to your claim's history, voluntary liquidation, or criminal past.
- Past employment, residency status, and proof of identity; and
- Any other personal information that may be required to facilitate your dealing with us.

We provide any information that the insurers or intermediaries who we ask to quote for your insurances and premium funding companies to enable them to decide whether to insure you or premium fund you and on what terms.

Insurers may in turn pass on this information to their reinsurers. Some of these companies are located outside Australia. For example, if we seek insurance terms from an overseas insurer (e.g., Lloyd's of London), your personal information may be disclosed to the insurer. If this is likely to happen, we inform you of where your insurer is located, if it is possible to do so.

When you make a claim under your policy, we assist you by collecting information about your claim. Sometimes we also need to collect information about you from others. We provide this information to your insurer (or anyone your insurer has appointed to assist it to consider your claim, e.g., loss adjusters, medical brokers, etc.) to enable it to consider your claim. Again, this information may be passed on to reinsurers.

From time to time, we will use your contact details to send you direct marketing communications including offers, updates and newsletters that are relevant to the services we provide. We always give you the option of electing not to receive these communications in the future. You can unsubscribe by notifying us and we will no longer send this information to you.

What If You Don't Provide Some Information to Us?

We can only fully advise you if we have all relevant information. The insurance laws also require you to provide your insurers with all the information they need to be able to decide whether to insure you and on what terms. We may not be able to provide our product or services if we are not given all the personal information we have asked for. This includes not issuing policies and not processing claims.

How Do We Hold and Protect Your Information?

We strive to maintain the reliability, accuracy, completeness, and currency of the personal information we hold and to protect its privacy and security.

We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

We hold the information we collect from you initially in a work file, which when completed is electronically imaged and stored, after which any paper is destroyed.

We ensure that your information is safe by protecting it from unauthorised access, modification, and disclosure. We maintain physical security over our paper and electronic data stores and premises, such as locks and security systems.

We also maintain computer and network security; for example, we use firewalls (security measures for the Internet) and other security systems such as user identifiers and passwords to control access to computer systems.

Will We Disclose the Information We Collect To Anyone?

We do not sell, trade, or rent your personal information to others. We may need to provide your information to contractors who supply services to us, e.g., to handle mailings on our behalf or to other companies in the event of a corporate sale, merger, re-organisation, dissolution, or similar event.

However, we will do our best to ensure that they protect your information in the same way that we do. We may provide your information to others if we are required to do so by law or under some unusual circumstances which the Privacy Act permits.

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 our office to the attention of Compliance Manager, PO Box 179 Galston NSW 2159, or email info@fireandgeneral.com.au.

We do not charge for receiving a request for access to personal information or for complying with a correction request. Where the information requested is not a straightforward issue and will involve a considerable amount of time then a charge will need to be confirmed for responding to the request for the information.

Your Consent

By asking us to assist with your insurance needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

Tell Us What You Think

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact our Privacy Officers on telephone number 02 9653 1711.

Our Office Details

30 Calderwood Road Galston NSW 2159

PO Box 179 Galston NSW 2159

Telephone Number – 02 9653 1711

ABN 97 069 889 587

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