

PRIVACY POLICY

Fire & General Insurance Brokers Pty Ltd are bound by the Federal Privacy Act, 1988 and its National Privacy Principles (NPPs), which set out standards for the collection, use, disclosure and handling of personal information.

Personal information is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information or opinion (e.g. a name and address). Our Privacy Policy applies to any personal information we collect, use or disclose after 21 December 2001. It does not apply to our employee records.

How and why we collect personal information

We at **Fire & General Insurance Brokers Pty Ltd** collect personal information either directly from the relevant individuals or indirectly from third parties. For example, a member may not only provide us with information on themselves for the purpose of obtaining our services but also on others who they represent. We may also obtain personal information from referees or references, underwriters, premium funders and other service providers, and publicly available sources etc.

Collecting information is essential so **Fire & General Insurance Brokers Pty Ltd** are able to conduct the business of providing insurance and financial products and services to you. If the required personal information is not provided, we or any involved third parties may not be able to provide appropriate services.

The personal information **Fire & General Insurance Brokers Pty Ltd** collect, is only made available to those officers of **Fire & General Insurance Brokers Pty Ltd** or third parties as is required in order to provide our services.

Other purposes include: helping to develop and identify products and services that may interest members, conducting market or customer research, developing, establishing and administering alliances and other arrangements with other organisations in relation to the promotion, administration and use of our respective products and services.

For example, we may provide aggregated information to insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, industry bodies and groups, as well as our advisers such as lawyers and accountants.

How we use and disclose personal information

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.

We take reasonable steps to ensure that your personal information is accurate, complete, and up-to-date whenever we collect, use or disclose it. All information identified as being incorrect is updated in our database and where applicable and appropriate on our Website.

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 document).

If you have not done this, you must tell us before you provide the relevant information.

If we give you personal information, you and your representatives must only use it for the purposes we agreed to. Where relevant, you must meet the requirements of the National Privacy Principles 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 endeavour to protect any personal information that we hold from misuse and loss, and to protect it from unauthorised access, modification and disclosure.

For example, 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.

We take reasonable steps to ensure that your personal information is permanently removed from our database and website (where applicable) and any paper records are destroyed or de-identified as soon as possible where information is identified as no longer being required.

Transfer of information overseas

We may transfer your personal information overseas where it is necessary to provide our service. In most cases, we only do this with your consent.

How to contact us

If you wish to gain access to your personal information, or you want us to correct or update it, or you have a complaint about a breach of your privacy, or any other query relating to our Privacy Policy, contact our Privacy Officer during business hours on:

Telephone: +61 2 9653-1711

Fax: +61 2 9159-8080

Or write to us at:

Fire & General Insurance Brokers Pty Limited
P O Box 179 Galston NSW 2159

No fee will be charged by **Fire & General Insurance Brokers Pty Ltd** for an access request. However, we may charge the reasonable cost of complying with the access request.

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 that it will take to resolve your complaint. Any unresolved complaints should be referred to the Privacy Commissioner.

For further information on Privacy visit the Federal Privacy Commissioner's Website at: <http://www.privacy.gov.au/act>