

AUSTRAL INSURANCE BROKERS PTY LTD t/as AUSTRAL RISK SERVICES PRIVACY POLICY

Austral Risk Services recognise the importance of your privacy. We are committed to protecting personal information about you which we hold. This privacy policy describes how we manage your personal information and safeguard your privacy.

From 21 December 2001, most private sector organisations in Australia, must, by law, comply with the National Privacy Principles (“NPPS”). The NPPs strengthen protection of your privacy. We will comply with the NPPs from that date.

1. Collecting personal information about you

The kinds of personal information we hold

We only collect personal information that is necessary for us to perform our functions.

The kinds of personal information we collect and hold will depend upon the type of products and services you request from us. However, it may include:

- information you give us when you request a product or service from us. This information will include your name, address and contact details;
- financial information about you such as your financial position and information obtained from credit checks (but only if you have authorised us to carry out those checks);
- communications between us and you;
- if you have or had a product with us, transactional information about the use of that product.

We also collect some information from you when you use our website, www.australrisk.com.au – ‘the website’. Your use of the facilities and services available through the Website will determine the amount and type of information which we collect about you. Some of this information will not be personal information because it will not reveal your identity.

The only personal information which we collect about you when you use the website is what you tell us about yourself, for example, by completing online forms or by sending us an email. We will record your email address if you send us an email.

Collection of anonymous information

As most websites do, we track usage patterns on the Website on an anonymous aggregate basis. Your identity cannot reasonably be ascertained from this information. Each time you visit the Website a web server makes a record of your visit. Specifically, it records your:

- Internet Protocol (IP address);
- date and time of your visit;
- pages accessed and the documents downloaded;
- search items entered.

2. Using and disclosing your personal information

The purposes for which we collect and hold personal information and how we use it

We respect your privacy. Any personal information which we collect about you will be used by us to provide you with the products or services that you have requested. We may also use your personal information to provide you with information about other products and services offered or distributed by us or our related companies.

In order to do this, we may disclose your personal information to our related companies.

Contracting out services and disclosures

We contract out some of our functions (such as information technology services, legal advice, accounting advice etc.) to external service providers. We may disclose your personal information to these service providers but only so that they can provide the services that we have contracted out to them.

3. Access to your personal information

In most cases, you can gain access to personal information that we hold about you. We will handle requests for access to your personal information in accordance with the National Privacy Principles.

All requests for access to your personal information will be handled by our privacy officer, who can be contacted by telephone on 08 9344 6650 or by writing to the address set out below.

4. What to do if you would like more information about how we manage your personal information or wish to complain about a breach of your privacy

You can get more information about the way we manage personal information about you which we hold by contacting us on 08 9344 6650 or by writing to us at the postal or email addresses set out below.

If you are concerned that we may have breached your privacy and wish to make a complaint, please contact us by calling us on 08 9344 6650, or by writing to us at the postal and/or email addresses set out below.



Attention: Tracy Jardine
Austral Risk Services
P O Box 1258
INNALOO W A 6918

tjardine@australrisk.com.au

Changes to our privacy policy

From time to time it may be necessary for us to review and revise our privacy policy. We reserve the right to change our privacy policy at any time. We may notify you about changes to this privacy policy by posting an updated version on our website at www.australrisk.com.au