



Our Privacy Policy

We are committed to protecting your privacy and confidentiality in accordance with the Australian Privacy Principles (APP) and one of our prime concerns that any personal or sensitive information you provide us is not used for any other purpose than that intended and expected by you. This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information. 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.

Your Consent

By asking us to provide you with our financial Services, you consent to the collection and use of the information you have provided to us for the purposes described above.

How and why we collect personal information and why information can be sent overseas

We collect personal information from, and about you, to assess your proposal for insurance, to administer the Policy and to enhance our client service. This may include direct marketing campaigns which include a clear and simple instruction to opt out.

You may not only provide us with information on yourself for the purpose of obtaining others that you represent, such as family members, or staff. We may also obtain personal information from insurers, witnesses to claims, health care workers and publicly available sources etc.

We collect personal information for primary purposes, which are relevant to providing and administering our financial products and services.

These include – insurance broking, claims management, risk management consulting, premium funding, “Cloud Computing Services” and other forms of insurance services (including underwriting and reinsurance). Some of these companies and resources may be located outside Australia.

We also use it 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 the promotion, administration and use of our respective products and services. For more information on our services please contact your account manager.

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 “client’s 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 usually disclose personal information to third parties who assist us or are involved in the provision of our services.

For example, in arranging and managing your insurance needs we may provide information to insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, our advisers such as loss adjusters, lawyers and accountants, and others involved in the claims handling process. We also provide it to purchasers of our business and related companies.

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.

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

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 it is sensitive information 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.

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 Australian Privacy Principles (APP) 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.

We endeavour to protect any personal information that we hold from misuse and loss, and to protect 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 including smart phones. We destroy or de-identify personal information when it is no longer needed

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

Sale or restructure of business

In the future we may consider the sale or restructure of our business or the purchase of the business of other Insurance Brokers or Financial Advisers. In such circumstances it may be necessary for your personal information to be disclosed to permit the parties to assess the sale or restructure proposal for example through a due diligence process. We will only disclose such of your personal information as is necessary for the assessment of any sale or restructure proposal and subject to appropriate procedures to maintain the confidentiality and security of your personal information. In the event that a sale or restructure proceeds, we will advise you accordingly.

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) you can opt out by contacting your account manager.

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: **07 5409 4600** Mail: **Privacy Officer, AIB Pty Ltd. 78 Primary School Court. Maroochydore QLD. 4558**

Depending on the nature of your request there may be a requirement for a form to be completed, and the response may be subject to a charge. This can be discussed on the initial contact.

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.

AIB Pty Ltd. INSURANCE BROKERS

Australian Financial Services Licence No. 246282

MAROOCHYDORE * BRISBANE ABN 87 009 635 527