

PRIVACY POLICY

We are covered by the Federal Privacy Act and its National Privacy Principles (NPPs) which set out standards for the collection, use disclosure and handling of personal information. This statement tells you how InsureMeOnline Pty Limited collects, uses and discloses personal information and what we expect of you.

"Personal information" is essentially information or an opinion which identifies individuals, including for example, an individual who is an insured and an individual who may simply be referred to in the application for cover or claim form (such as an employee, director, claimant, witness etc). Examples of personal information include name, address, date of birth.

Our Privacy Policy applies to any personal information we collect, use or disclose after 21 December 2001.

It is important that you read, understand and agree to the following which applies from 21 December 2001.

How and Why we collect information

We collect personal information to be able to provide our various services. These include insurance broking, claims management, risk management consulting and other forms of insurance services (including underwriting and reinsurance), employee benefits, superannuation.

We collect personal information either directly from the relevant individuals or indirectly from third parties. For example an insured may not only provide us with information on themselves for the purpose of obtaining our services, but also on other insureds who they represent. We may also obtain personal information from past insurers, witnesses of claims, health care workers and publicly available sources etc.

We also use it to help develop and identify products and services that may interest clients, conduct market or customer satisfaction research, develop, establish and administer alliances and other relevant 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 us.

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 disclose personal information to third parties that are essential in assisting us to provide our services. For example, in arranging and managing your insurance needs we may provide information to insurers, reinsurers, and other insurance intermediaries, insurance reference bureaus, our advisers such as loss adjusters, lawyers and accountants and others involved in the claims handling process.

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.

What we expect of you

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 may use it for, the types of third parties we disclose it to and how they can access (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 National Privacy Principles set out in the Privacy Act 1988 when collecting, using, disclosing and handing 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, 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 measure for the Internet) and other security systems such as user identifiers and passwords to control access to computer systems.

Transfer of information overseas

We may transfer your personal information overseas where it is necessary to provide our services. 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.

Opting Out

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 us as per our contact details below.

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 complaints about a breach of your privacy, or any other query relating to our Privacy Policy, contact our Privacy Officer during business hours on: Telephone: (02) 9954-1311; Mail: P.O. Box 633, North Sydney, NSW, 2059; Fax: (02) 9954-1809 You will be asked to complete a simple form setting out the details you require, and you will receive an initial response within 48 hours. We will respond to you query or complaint as soon as possible, and will try to resolve any complaint within 5 working days. If this is not possible we will contact you within that time and 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.

If you do not notify us otherwise before next dealing with us, you confirm agreement to this above on your own behalf and/or on behalf of those you represent.