

Professional Insurance Agencies Pty Ltd Privacy Policy

All staff of Professional Insurance Agencies Pty Ltd are required to comply with all applicable Privacy Laws, as well as the AMPGID & AFM Insurance Brokers Pty Ltd Privacy Policies. This statement requires that we respect the confidentiality of information and privacy of individuals.

The National Privacy Principles, which are discussed below, cover the collection, access, storage, use and disclosure of personal information.

Personal information means any information about an individual whose identity is apparent, or can reasonably be ascertained, from the information. Examples of information that could be personal information are name, address, date of birth, contact details, income tax and financial statements and employment details.

Collection

- We will only collect personal information that is necessary for the purpose of giving advice or dealing in general insurance products.
- Personal information will only be collected by lawful means and not in an intrusive way.
- If it is reasonable and practical to do so, we will only collect personal information about an individual from that individual.

Use and Disclosure

- We will only use and disclose personal information for the primary purpose for which it was collected i.e. giving advice on general insurance, administering general insurance policies, etc.
- It is Professional Insurance Agencies Pty Ltd policy that clients' personal information will not be passed onto any third party that does not require that information in connection with advice, dealing or arranging of general insurance unless authorised in writing by the client.

Data quality

- We will take reasonable steps to ensure that personal information that we use or disclose is accurate, complete and up-to-date.

Data Security

- We will take reasonable steps to protect the personal information we hold from misuse and loss, and from unauthorised access, modification or

disclosure. Password access to systems will be kept secure and files with personal customer information will be kept in locked cabinets and not left on desks overnight.

- We will take reasonable steps to destroy or permanently de-identify personal information if it is no longer needed for the purpose it was collected. It should be noted that we are required to retain some files and information for up to 7 years (eg Statements of Advice (SoA's) and Financial Services Guide (FSGs) and some records must be retained for tax purposes for 7 years. Proper care will be taken to ensure that such records will not be discarded, destroyed or altered. Physical records and files which are to be discarded will be shredded or disposed of securely.

Openness

- We have a privacy policy covering what sort of personal information the company holds, for what purpose, and how we collect, use and disclose the information.

Why does Professional Insurance Agencies Pty Ltd collect personal information?

Our business is to understand and meet our customers' needs by offering a wide range of General Insurance products and services. To do this effectively, we need to collect certain personal information. Collecting personal information also allows us to meet legal obligations we might have.

What kind of personal information do we ask for?

Because of the nature of the products and services provided, government regulations and taxation laws, we ask for a range of personal information from our customers.

The type of personal information we may collect can include (but is not limited to) name, address, date of birth, contact details, income, assets and liabilities, account balances, financial statements and employment details.

We obtain most of the information directly from our customers through application or other forms, and from maintaining records of information provided in the course of ongoing General Insurance advice or customer service. We may also obtain information from other sources.

If you choose not to provide the information we need to fulfil your request for a specific product or service, we may not be able to provide you with the requested product or service.

How do we use this information and who may we disclose it to?

Unless we are informed otherwise, the personal information we hold is used for establishing and managing your financial products or services, reviewing your ongoing needs, enhancing customer service and product options and giving you ongoing information or opportunities that we believe may be relevant to your financial needs and other circumstances.

Depending on the product or service concerned and particular restrictions on sensitive information, this means that personal information may be disclosed to:

- Other companies such as AMPGID and AFM Insurance Brokers Pty Ltd who provide financial and other services
- Service providers to AMPGID and AFM Insurance Brokers Pty Ltd who have been contracted to provide Professional Insurance Agencies Pty Ltd with administrative, financial, insurance, or other services
- Other insurers, credit providers, courts, tribunals and regulatory authorities as agreed or authorised by law
- Credit reporting or reference agencies or insurance investigators
- Anyone authorised by an individual, as specified by that individual or the contract

We require that organisations outside of Professional Insurance Agencies Pty Ltd, AMPGID and AFM Insurance Brokers Pty Ltd who handle or obtain personal information as service providers to Professional Insurance Agencies Pty Ltd acknowledge the confidentiality of this information, undertake to respect any individual's right to privacy and comply with the National Privacy Principles and this policy.

Access and Correction

- An individual is entitled to access the personal information we hold about them. Although the Privacy Act allows us to charge a reasonable fee for access, it is the policy of Professional Insurance Agencies Pty Ltd to provide access to a person's information free of charge. The information can be provided to the person in a means agreeable to both parties, for example by mail, or physically inspecting the documents.
- If a client informs us of a change to their contact details, these will be promptly updated and we will then organise for AMPGID or AFM Insurance Brokers Pty Ltd to be advised.

Identifiers

- We will not use an identifier of individuals which has been assigned by a government agency. For example, we are not permitted to use Tax File Numbers to identify a person on our computer systems.

Sensitive Information

- Sensitive information is a special type of personal information covering all health information, as well as information about a person's racial or ethnic origin, political opinions, religious beliefs, sexual preference, criminal record, etc.
- Sensitive information must be treated with even more care than personal information. The sensitive information can only be collected with the person's express consent or where it is required to be collected by law or is required by the underwriter for underwriting purposes. Professional Insurance Agencies Pty Ltd only authorises its representatives to collect sensitive information where it is required for underwriting purposes.
- Where a copy of an application is retained by an adviser and the application contains sensitive information, the file must be kept in a locked cabinet.