

PRIVACY POLICY

Risksmart Claims Management Pty Ltd (ABN 48 122 240 224) – (Risksmart) is a subsidiary company of AFS License Holder Honan Insurance Group Pty Ltd (246 749) (Honan) and its associated entities (we, us, our), are committed to protecting your privacy and the confidentiality of the personal information you provide.

This is our Privacy Policy and it explains how we will collect, hold, use, and disclose your personal information in accordance with the Privacy Act 1988 (Cth) (Privacy Act) and the Australian Privacy Principles. We recommend that you read it carefully.

What is Personal Information?

When the term 'personal information' is used in this Privacy Policy it has the same meaning given to it in the Privacy Act. That is, any information or opinion that can be used to personally identify you.

Why we collect, hold, use and disclose your personal information?

When we manage a claim on your behalf, under your insurance policy, or on behalf of our client whom you have brought a claim against, we ask you for the information we need to progress and resolve the claim. This can include a broad range of information including, but not limited to your name, address and contact details, including your age. As well as other information about your personal affairs including your assets, personal belongings, financial situation, health and wellbeing. We provide any information that the insurers or intermediaries who insure you or our client require to enable them to decide how to resolve the claim.

Insurers may in turn pass on this information to their reinsurers. Some of these companies are located outside Australia. For example, if you or our client are insured with an overseas insurer (eg Lloyd's of London), your personal information may be disclosed to the insurer. If this is likely to happen, we inform you of where the insurer is located, if it is possible to do so.

Sometimes we also need to collect information about you from others. We provide this information to your or our client's insurer (or anyone the insurer or our client has appointed to assist it to consider your claim, e.g. loss adjusters, medical brokers, solicitors etc.) to enable them to consider the claim. Again, this information may be passed on to reinsurers.

From time to time, we will use your contact details to send you direct marketing communications including offers, updates and newsletters that are relevant to the services we provide. We always give you the option of electing not to receive these communications in the future. You can unsubscribe by notifying us and we will no longer send this information to you.

What if you don't provide some information to us?

We can only fully advise you or our client and assist in managing the claim if we have all relevant information associated to the claim. Under your insurance policy, you have a duty to disclose the information which is relevant to the insurer's decision to resolve your claim.

When do we disclose your information overseas?

If you or our client are insured with an overseas insurer (e.g. Lloyd's of London), we may be required to disclose the information to the insurer located outside of Australia. Your information may be given to the broker and underwriters overseas to make a decision about the claim.

We will tell you at the time of managing the claim if they are overseas and in which country the insurer is located. If the insurer is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to that insurer.

Australian and overseas insurers acquire reinsurance from reinsurance companies that are located throughout the world, so in some cases your information may be disclosed to them for assessment of risks and in order to provide reinsurance to your insurer. We do not make this disclosure, this is made by the insurer (if necessary) for the placement for their reinsurance program.

How do we hold and protect your information?

We strive to maintain the reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

We may hold the information we collect from you electronically and on paper/in hard copy. We take reasonable steps to ensure your personal information is secure and protected from unauthorised access, loss, misuse, disclosure or alteration. We also take measures to destroy or permanently de-identify personal information when it is no longer required. The types of measures we take vary with the type of information, and how it is collected and stored.

Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your personal information to others.

We may need to provide your information to contractors who supply services to us, eg to handle mailings on our behalf, external data storage providers or to other companies in the event of a corporate sale, merger, re-organisation, dissolution or similar event. However, we will take reasonable measures to ensure that they protect your information as required under the Privacy Act.

We may provide your information to others if we are either required to do so by law, you consent to the disclosure or under some unusual other circumstances which the Privacy Act permits.

How can you check, update or change the information we are holding?

Upon receipt of your written request, including enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate, irrelevant, out of date or incomplete.

If you wish to access or correct your personal information, please write to our Privacy Officer at Risksmart Claims Management, PO Box 4747 Melbourne VIC 3001.

We do not charge for receiving a request for access to personal information or for complying with a correction request. Where the information requested is not a straightforward issue and will involve a considerable amount of time, a charge may apply and will need to be confirmed before responding to the request for the information.

In some limited cases, we may need to refuse access to your information, or refuse a request for correction. We will advise you as soon as possible after your request, if this is the case and the reasons for our refusal.

How to contact us or make a complaint

If you have concerns about whether we have complied with the Privacy Act or whether we have complied with this Privacy Policy when collecting and/or handling your personal information, please write to our Privacy Officer at Risksmart Claims Management, PO Box 4747 Melbourne VIC 3001.

Your complaint will be considered by us through our Internal Complaints Resolution process and we will attempt to respond to you with a decision within 45 days of you making the complaint.

Your consent

By asking us to assist with your claims management, you consent to the collection and use of the information you have provided to us for the purposes described above.

Anonymous data

We use technology to collect anonymous information about the use of our website, for example when you browse our website our service provider logs your server address, the date and time of your visit, the pages and links accessed and the type of browser used. It does not identify you personally and we only use this information for statistical purposes and to improve the content and functionality of our website, to better understand our clients and markets and to improve our services.

Cookies

In order to collect this anonymous data we may use "cookies". Cookies are small pieces of information which are sent to your browser and stored on your computer's hard drive. Sometimes they identify users where the website requires information to be retained from one page to the next. This is purely to increase the functionality of the site. Cookies by themselves cannot be used to discover the identity of the user. Cookies do not damage your

computer and you can set your browser to notify you when you receive a cookie so that you can decide if you want to accept it. Once you leave the site, the cookie is destroyed and no personal or other information about you is stored.

Tell us what you think

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact our Privacy Officer on telephone number +613 9947 4333 or by email privacyofficer@honan.com.au