

OUR PRIVACY POLICY

DAS INSURE PTY.LTD. value the privacy of your personal information and we are committed to handling your personal information in a responsible way.

This privacy policy sets out how we collect, store, use and disclose your personal information. It also deals with how you can complain about a breach of privacy laws, how to access your personal information and how to have that information corrected.

WHAT INFORMATION DO WE COLLECT, HOLD AND HOW DO WE USE IT?

We collect, hold, and use personal information in order to provide our various services which include providing insurance and risk services such as arranging insurance policies, advising on insurance options, managing claims or consulting on other risks for our clients.

The type of personal information we collect about you will depend on our relationship with you and the type of service you request from us. The personal information we collect from you directly or from a third party such as your employer, your insurer or other representatives authorised by you may include but is not limited to: your name, date of birth, gender, mailing address, telephone and facsimile numbers and e-mail address.

If you request or apply for a specific product or service we may need to collect specific information from you relating to that product or service, such as financial information. Where we have provided a product or service to you, we will need to collect and store your personal information relating to that product or service. This will enable us to assist you with any further information or questions you may have and to manage the provision of that product or service.

If you do not provide us with the personal information we (or other relevant third parties) need, we or they may not be able to provide the appropriate type or level of service to you.

HOW WE COLLECT PERSONAL INFORMATION

We collect personal information in the following ways:

- directly from the individual to whom the information relates, including by telephone and in documents completed by the individual and provided to us;
- from credit reporting agencies, your insurers and your representatives;
- from another party involved in a claim, investigators, loss adjusters, legal advisers;
- from publicly available sources.

COLLECTION OF PERSONAL INFORMATION VIA OUR WEBSITE

Site Visit Data

We use technology to collect anonymous information about the use of our website. Our website hosting provider makes a record of your visit and logs the following information for statistical purposes: the user's server address; the user's top level domain name; the date and time of the site visit; the pages accessed and documents downloaded; the previous site visited and the type of browser used.

Use of "Cookies"

Cookies are used on our website to supplement the site visit data described above. Cookies are small pieces of information that a website server gives to a browser the first time the user visits the site and updates with each return visit. The only information cookies can contain is information you supply. The information that may be maintained by a cookie is used by us solely to help us manage our website, improve features of the website and understand usage patterns.

As with that information, DAS INSURE. makes no attempt to identify users or their browsing activities except, in the unlikely event of an investigation, where a law enforcement agency may exercise a warrant to inspect the service provider's logs.

You are able to use your browser settings to manage cookies. Sometimes if you decide not to allow or accept a cookie, it may affect your use or functionality of the websites.

DISCLOSING INFORMATION

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

We may disclose personal information to third parties in Australia or overseas who we believe are necessary to assist us in providing our products and services. We may disclose your personal information to:

- our external advisers (for example, our lawyers, accountants and auditors)
- insurers; reinsurers, other insurance intermediaries, premium funders,
- loss adjusters, debt collection agencies, other parties involved in the claims handling process;
- contractors who supply services to us, e.g. to handle mailings on our behalf, external data storage providers;
- or entities with whom we have formed alliance and
- anyone to whom we are required to disclose information by law.

We may transfer personal information to third parties by electronic means, including via the Internet.

Except where you have consented, we limit the use and disclosure of any personal information provided by us to third parties to the purpose for which we supplied it and related purposes.

With your consent, your information may be given to an overseas insurer. Australian and overseas insurers acquire reinsurance from reinsurers that are located throughout the world. We do not make this disclosure, this is made by the insurer (if necessary) for the placement for their reinsurance program.

SECURITY OF YOUR PERSONAL INFORMATION

We endeavour to protect any personal information we hold from misuse and loss and to protect it from unauthorised access, modification and disclosure.

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 your information electronically and on paper/ in hard copy. We implement administrative, physical and technical safeguards to protect the confidentiality and integrity of your personal information and data we use and hold. We also maintain security over our computer network. As our website is linked to the internet, and the internet is inherently insecure we cannot provide any assurance regarding the security of transmission of information you communicate to us online. We also cannot guarantee that the information you supply to us will not be intercepted while being transmitted over the internet. Therefore any personal information or other information which you transmit to us online is transmitted at your own risk.

ACCURACY OF AND ACCESS TO YOUR PERSONAL INFORMATION

We take reasonable steps to ensure that your personal information is accurate, complete and up-to-date whenever we collect or use it having regard to the purpose for which it was collected.

We will, on request, provide you with access to personal information we hold about you (including so that you can request correction of that information) unless otherwise required or permitted by law. We will notify you of the basis for any denial of access to your personal information. 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 DAS INSURE PTY.LTD., P.O. Box 4135, Maroubra South NSW 2035.

In most cases we do not charge for receiving a request for access to personal information or for complying with a correction request.

OPTING OUT OF RECEIVING MARKETING INFORMATION

If we send you information about products or services that you do not wish to receive, you can inform us that you wish to opt out by contacting us.

UPDATING OUR PRIVACY POLICY

We will use reasonable endeavours to notify all relevant parties of significant changes to our Privacy Policy.

HOW TO CONTACT US OR MAKE A COMPLAINT

If you have any questions about this Privacy Policy, any concerns or a complaint regarding the treatment of your personal information, please write to our Privacy Officer at DAS INSURE PTY.LTD., P.O. Box 4135, Maroubra South NSW 2035 or contact us on (02) 93454695.

We treat any concerns or complaints you may have with respect and confidentiality. Your complaint will be considered by us through our internal complaints resolution process and we will contact you within a reasonable time after receipt of your complaint to discuss your concerns and how they may be resolved.

YOUR CONSENT

By asking us to quote or arrange insurance or risk management services to you, you consent to the collection and use of information you have provided to us for the purposes described above.