

INTRODUCTION

We understand that people want the information that they give to organisations to be treated with respect and confidentiality. Protecting your information is an important part of maintaining trust between us and our customers and by handling information in a secure manner we build strong business relationships.

This summary sets out the key points about how Insuranceline handles personal information.

We collect, hold, use and disclose personal information to carry out our business functions and provide our products and services. The obligations contained in the Privacy Act 1988 (Cth), the 13 Australian Privacy Principles and any registered APP Code are those that apply to our practices for handling personal information.

Collection of Personal Information

We usually collect personal information (including sensitive information) from you or by a person or entity representing you when we provide our products and services including when we set up insurance policies for you.

We may collect personal information (including sensitive information) from third parties or publically available sources to enable us to provide our products and services to you.

We may also collect personal information (including sensitive information) through our websites and social networking services such as Facebook and Twitter.

DISCLOSURE OF PERSONAL INFORMATION.

Where permitted by current privacy legislation we disclose information about you to authorised people, organisations and Government agencies.

Generally we don't disclose sensitive information about you unless you agree, you would reasonably expect us to, or we are permitted by current privacy legislation to disclose that information.

In limited circumstances we disclose personal information overseas where permitted by current privacy legislation. This includes the use of Cloud computing and web traffic information we collect using Google Analytics may also be stored overseas.

ASSESSING & CORRECTING PERSONAL INFORMATION.

In most cases when you request access to personal information that we hold about you we will provide you with that information. There are limited exceptions under current privacy legislation where we

are not obligated to provide you with that information. It is important that the information about you is complete and accurate and we take reasonable steps to update your information when we become aware that it is out of date or incorrect.

MARKETING

DIRECT MARKETING & OPT OUT.

From time to time we may use your information to offer, invite you to apply or promote and market our products and services to you. We may do this by phone (where we have your valid consent), mail, email, SMS or other electronic messages. Your consent shall remain in effect in accordance with relevant law or until you tell us otherwise.

We may disclose your personal information for the purposes of direct marketing if we collected the information and/or we believe you would reasonably expect that we would disclose your information for that purpose. We may also disclose your personal information for direct marketing purposes if we did not collect that information from you, but you gave your consent, or it is impractical to obtain that consent.

Personal information is shared between us and other companies with which we have a business relationship. We and they may provide you with information on their products and services which we consider may be of interest to you. Please contact us using the details provided below if you do not want your personal information to be used in this way or to opt-out of receiving marketing information altogether. All our direct marketing communications include an opt-out option; for example, direct marketing emails will include an “unsubscribe” link you can click. If you opt out of direct marketing communications, we will no longer be able to share your personal information for that purpose.

If you do opt out of receiving direct marketing communications with us, but we need to communicate with you about an existing product you have or a service you are using, you will still receive communications about those products and services. This is so you can be informed about important information.

CONTACT.

IF YOU NEED TO CONTACT.

We have a formal complaints process to deal with any issue that you may have regarding how we have handled your personal information. Generally we respond to complaints within 30 days. If you remain dissatisfied with the outcome of the complaints process, you can get your complaint reviewed by a completely independent complaints handling entity.

If you have any privacy related questions or would like further information on Insuranceline's privacy and information handling practices, you can contact us using the details below:

PD Financial Group Privacy Manager

E: privacy@jarickson.com.au

Ph: 1800 674 435

Postal: 5 Money Close, Rouse Hill NSW 2155