

PRIVACY POLICY

As part of our responsibilities as a provider of Financial Services, Macey Insurance Brokers Pty Ltd has a duty to protect your personal information. We therefore undertake to comply with the National Privacy Principles (NPPs) set out in the Privacy Act 1988 (Cth), including the Privacy Amendment (Enhancing Privacy Protection) Act 2012.

PERSONAL INFORMATION

Personal information is essentially information or an opinion about an individual whose identity is apparent or can be reasonably ascertained from the information or opinion.

WHY WE NEED YOUR PERSONAL INFORMATION

The type of information we collect from you will depend on the nature of products and/or services you require from us.

By collecting personal information we:

- determine your requirements and provide the appropriate product or service
- assess your product or service needs
- set up and administer products and services
- improve our products and services which may include providing you with information.
- identify you and protect you from unauthorised access to your personal information

Where possible we collect your personal information directly from you. Occasionally personal information may be collected about you from other sources. For example, Past Insurers, Witnesses to claims, publicly available sources etc.

HOW WE USE AND DISCLOSE PERSONAL INFORMATION

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 do not use or disclose personal information for any purpose that is unrelated to our services and that you would not reasonably expect.

We usually disclose personal information to third parties who assist us or are involved in the provision of our services. For example Insurers, Loss Assessors, Premium Funding Providers etc. We take all reasonable steps to ensure that your personal information is accurate, complete and up-to-date whenever we collect or use or disclose it to third parties.

If we do not collect and make use of your personal information, we are unable to do business with you.

WHAT WE EXPECT OF YOU AND THIRD PARTIES WE DEAL WITH

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 purpose we use it for, the types of third parties we disclose it to and how they can access it (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 intended. Where relevant, you must meet the requirements of the National Privacy Principles set out in the Privacy Act 1988, when collecting, using, disclosing and handling 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, and to protect it from unauthorised access, modification and disclosure.

Macey Insurance Brokers subscribes to the procedures of the Office of the Australian Information Commissioner in the unlikely event of a 'Notifiable Data Breach'. More information can be found on their website: www.oaic.gov.au.

TRANSFER OF INFORMATION OVERSEAS

We may transfer your personal information overseas where it is necessary to provide our services. This would only occur where the product provider / intermediary is based overseas eg. Lloyds of London syndicates or brokers and other overseas based insurers and intermediaries or in situations where we utilise "Cloud Computing" services that are situated outside Australia.

In all such cases we commit to making reasonable enquiries to ensure that these organisations comply with their local privacy legislation where such legislation is comparable to Australian legislation and to comply with the key components of Australian Privacy in cases where their local legislation is considered inadequate or non existent.

OPTING OUT

If we send you any information about services or products and you do not wish to receive such information, you can opt out by telephoning The Privacy Officer on (02) 4421 5055 during business hours.

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 complaint 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) 4421 5055 or by mail to:

**The Privacy Officer,
Macey Insurance Brokers,
PO Box 825, Nowra NSW 2541.**

We will respond to your query or complaint as soon as possible and will try to resolve any complaint within ten working days. If this is not possible, we will contact you within that time to let you know how long we estimate that it will take to resolve your complaint. Any unresolved complaints should be referred to the Australian Information Commissioner. You can contact the Information Commissioner by telephoning 1300 363 992, through their website www.oaic.gov.au, or by writing to:

**Director of Complaints
Office of the Australian Information Commissioner
GPO Box 5218
SYDNEY NSW 2001**

