

ARMBRO INSURANCE BROKERS PTY LTD

PRIVACY STATEMENT

IMPORTANT PRIVACY NOTICE AND CONSENT

This statement tells you how Armbro Insurance Brokers Pty. Ltd. ABN 80 006 499 181 collects, uses and discloses personal information and what we expect of you.

"Personal information" is information about and which identifies individuals, including, for example an individual who is an insured and an individual who may simply be referred to in the application for cover or claim form (such as an employee, director, claimant, witness etc).

It is important you read, understand and agree to the following, which applies from 21 December 2001

What we do

We collect personal information to be able to provide our various services.

These include: insurance broking, claims management, risk management consulting, other forms of insurance services.

Other purposes include, helping to develop and identify products and services that may interest clients, conducting market or customer satisfaction research, developing, establishing and administering alliances and other arrangements with other organisations in relation to the promotion, administration and use of our respective products and services. For more information on our services please contact us.

We disclose personal information to third parties who we believe are necessary to assist us in providing our services. For example, in arranging and managing a person's insurance needs we will usually provide information to insurers, reinsurers, loss adjusters other insurance intermediaries, insurance reference bureaus, our advisers such as, lawyers and accountants, and others involved in the claims handling process. We also provide it to purchasers of our business and related companies.

If the required personal information is not provided, we or any involved third parties may not be able to provide appropriate services.

We limit the use and disclosure of any personal information provided by us to such third parties to the specific purpose for which we supplied it (except with our or the individual's consent).

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

What we expect of you

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 purposes 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 we agreed to.

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.

Contacting us or opting out

If we send you any information about services or products, or you do not want us to disclose your personal information to any other organisation (including related bodies corporate) you can opt out by telephoning, writing or e-mailing us or in person to us. Our contact points are :-

Telephone	(03) 9572 0155
Facsimile	(03) 9563 5207
Email	inquiries@armbro.com.au
Post	PO Box 21 Ormond VIC 3204

If you would like a copy of our Privacy Policy or would like to seek access to your personal information contact The Privacy Policy Officer at Armbro Insurance Brokers Pty Ltd.