

Privacy Policy

Privacy is important especially when you consider the number of ways we communicate and interact these days. That's why we've put together this statement. It explains how we collect, hold, use, and disclose your personal information and who we share it with. And because it's guided by privacy laws, you can be sure it takes your rights seriously. Above all, this statement is your assurance that we never take your privacy for granted and always take the utmost care in protecting your personal information.

**This privacy statement is issued by Frontline Insurance Brokers Pty Ltd
ABN 43 694 180 900 | CAR 001319317
as an authorised representative and on behalf of Unify Insurance Holdings Pty Ltd,
ABN 93 676 716 395 | AFSL 558524.**

What is personal information?

The Privacy Act defines personal information to mean: Information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether the information or opinion is true or not and whether recorded in a material form or not.

What is sensitive information?

Sensitive information includes criminal records, trade association and union memberships, details about an individual's race, ethnicity, politics, religious or philosophical beliefs, sexual preferences and health information. We will only collect sensitive information with your consent, and this will only be used and disclosed for the purpose for which it was collected. For example, providing information to an insurer for a quote.

Why do we collect personal information?

We collect personal information so that we can:

- identify you and conduct appropriate checks.
- understand your requirements and provide you with a product or service.
- set up, administer, and manage your products with the relevant insurers or underwriters
- provide you with financial product advice.
- assist you with lodging a claim with an insurer.
- manage, train, and develop our employees and representatives.
- manage complaints and disputes, and report to dispute resolution bodies; and

- get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including managing the delivery of our services via the ways we communicate with you.

What happens if you don't give us your personal information?

If we ask for your personal information and you don't give it to us, we may not be able to provide you with any, some, or all of the features of our products or services.

How we handle your personal information

We collect your personal information directly from you and, in some cases, from other people or organisations. Under various laws, we will be (or may be) authorised or required to collect your personal information. These laws include the Corporations Act 2001 and the Australian Securities and Investments Commission Act 2001 as those laws are amended and includes any associated regulations.

We will use and disclose your personal information for the purposes we collected it as well as purposes that are related, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

- insurers, or other insurance intermediaries we place your business with
- your adviser, agent or other person acting on your behalf.
- customer, product, business or strategic research and development organisations.
- data warehouse, strategic learning organisations, data partners, analytic consultants.
- social media and other virtual communities and networks where people create, share or exchange information.
- publicly available sources of information.
- a third party that we have contracted to provide financial services, financial products, or administrative services – for example:
- information technology providers,
- auditors and business management consultants and other marketing service providers.
- claims management service providers
- print/mail/digital service providers, and
- imaging and document management services

- accounting or finance professionals and advisers.
- government, statutory or regulatory bodies and enforcement bodies.
- policy or product holders or others who are authorised or noted on the policy as having a legal interest, including where you are an insured person but not the policy or product holder.
- the Australian Financial Complaints Authority (AFCA) and or any other external dispute resolution body.
- insurance investigators and claims or insurance reference services, loss assessors, financiers.
- legal and any other professional advisers or consultants.
- debt collection agencies, your guarantors, organisations involved in valuing, surveying, or registering a security property, or which otherwise have an interest in such property, purchasers of debt portfolios; and
- any other organisation or person, where you have asked them to provide your personal information to us or asked us to obtain personal information from them.

We will use a variety of methods to collect your personal information from, and disclose your personal information to, these persons and organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

How do we manage the security of your personal information?

We store most information about you in computer systems and databases operated by either us or our external service providers. Some information about you is recorded in paper files that we store securely. We implement and maintain processes and security measures to protect personal information which we hold from misuse, interference or loss, and from unauthorised access, modification or disclosure.

These processes and systems include:

1. maintaining computer and network security by the use of firewalls, anti-virus & anti-spam (security measures for the internet);
2. the use of other security systems such as user identifiers and passwords to control access to computer systems;
3. requiring all employees to comply with internal information security policies and keep information secure.

We will also take reasonable steps to destroy or de-identify personal information once we no longer require it for the purposes for which it was collected or any secondary purpose permitted under the APP's.

Overseas disclosure

Sometimes, we need to provide your personal information to – or get personal information about you from – persons located overseas, for the same purposes as in ‘Why do we collect personal information?’

From time to time, we may need to disclose your personal information to, and collect your personal information from, other countries for example, if we seek insurance terms from an overseas insurer (e.g., 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. Nevertheless, we will always disclose and collect your personal information in accordance with privacy laws.

Your personal information and our marketing practices

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.

How to access and correct your personal information or make a complaint?

You have the right to access and correct your personal information held by us. If you wish to gain access to your personal information, want us to correct or update it please refer to the **“Contact Us”** details below.

If you have a complaint about a breach of your privacy or any other query relating to our privacy policy, please contact us to lodge a complaint.

We will consider your complaint and determine whether it requires further investigation. We will notify you of the outcome of this investigation and any subsequent internal investigation.

If you remain unsatisfied with the way in which we have handled a privacy issue, you may approach an independent advisor or contact the Office of the Australian Information Commissioner (OAIC) for guidance on alternative course of action which may be available.

Contact us

For more information about our privacy practices including overseas disclosure, to tell us about your marketing preferences or obtain a copy of our Privacy Statement you can contact us at:

Unify Insurance Holdings Pty Ltd

PO BOX 704

Caloundra QLD 4551

Ph: 0432 669 985

Email: accounts@unifyinsuranceholdings.com.au

Changes to this policy

From time to time we may change our policy on how we handle personal information or the types of personal information which we hold. Any changes to our policy will be published on our website.