

Privacy Policy

NAS Insurance Brokers supports the Australian Privacy Principles and operates in accordance with the requirements of the Privacy Amendment (Enhancing Privacy Protection) Act 2012.

Your privacy is important to us and we are committed to handling your personal information in a responsible way in accordance with the Act. This is our Privacy Policy and it sets out how we collect, store, use and disclose your personal information. We recommend that you read it carefully.

You do not have to provide us with your personal information, but if you do not do so we may not be able to provide you with our products or services.

By applying for, renewing or using any of our products or services or providing us with your information, you agree to your information being collected, held, used and disclosed as set out in this Privacy Policy.

The information we collect

Personal information is information from which a person's identity can be established. In the course of discussions with you, and in the forms we require you to complete, we obtain personal information. We may also collect information required to provide services or assistance to you, including your gender, employment, details of your previous insurances, claims history, your personal assets and those of your spouse or partner. In some circumstances we may also collect sensitive information (such as medical conditions and criminal records) which is required to obtain insurances on your behalf.

How we collect your information

We may collect information from you in various ways including via telephone, hard copy forms or email. We may also have occasions where we collect your information from someone else including your adviser, other insurers, employers or other parties involved in a claim.

On all occasions, your information is collected, held, used and disclosed by us in accordance with this Privacy Policy.

If 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 Privacy Policy).

How we use your information

We only use your information for the purpose for which it was provided to us, related purposes and as permitted by law. Such purposes include:

- Responding to your enquiries;
- Providing you with the assistance you requested of us, our products and our services;
- Maintaining/administering your account and policies and processing payments you have authorised;
- For market research so that we can better understand our customers' needs and tailor our future products and services accordingly;
- Providing you with marketing information regarding other products and services (of ours or of a third party) which we believe may be of interest to you;
- Any other purposes identified at the time of collecting your information.

However, we will only use your sensitive information for the purposes for which it was initially collected or other directly related purpose or purposes to which you otherwise consent.

How we disclose your information

Where appropriate we will disclose your information to our related entities and third parties who are involved in the placement of insurances on your behalf:

- Advisers;
- Underwriters;
- Underwriting agencies;
- Premium funders;
- Insurance brokers;
- Other insurance intermediaries;
- Cross endorsed partners.

Some of these parties may be located overseas, principally in the United Kingdom which as a

member of the European Union have stringent privacy requirements similar to Australia.

However, you acknowledge, by agreeing to the disclosure of your information to these entities outside of Australia, we will no longer be required to take reasonable steps to ensure the overseas recipient's compliance with the Australian privacy law in relation to your information and we will not be liable to you for any breach of the Australian privacy law by these overseas recipients and, on this basis, you consent to such disclosure.

We will only disclose your personal information for any other purpose with your consent.

Security of your information

We take reasonable steps (including any measures required by law) to ensure your information is protected from misuse, loss or unauthorised disclosure, use or modification. We operate from secure premises and maintain technology products to prevent unauthorised access to our computer systems. Security products will be regularly reviewed and kept up-to-date.

However, no data protection and security measures are completely secure. Despite all the measures we have put in place, we cannot guarantee the security of your information, particularly in relation to transmissions over the Internet. Accordingly, any information which you transmit to us is transmitted at your own risk. You must also take care to ensure you protect your information.

We may store some of your personal information on data storage systems located outside of Australia's borders. We will only do this if the facility has a suitable Privacy Policy; resides in a location with comparable privacy legislation; and has suitable security.

Accuracy, access and correction

We take reasonable steps to ensure the information we collect and hold about you is accurate, complete and up to date. However, we rely on you to advise us of any changes to your information or corrections required to the information we hold about you.

Please let us know as soon as possible if there are any changes to your information or if you believe the information we hold about you is not accurate, complete or up to date.

We will, on request, provide you with access to the information we hold about you unless otherwise required or permitted by law. We will notify you of the basis of any denial to access your information.

What if you have a complaint

If you wish to make a complaint about a breach of this Privacy Policy or the privacy principles of Act, you can contact us at:

Address: Unit 3, 45 Ord Street
West Perth WA 6005

Telephone: 08 9480 8900

Fax: 08 9481 1166

Email: compliance@nasinsurance.com.au

We will refer your complaint to our Compliance Manager who will investigate the issue and determine the steps we will undertake to resolve your complaint. We will contact you if we require any additional information from you and will notify you in writing of the determination of the Compliance Manager.

If you are not satisfied with our determination, you can contact us to discuss your concerns or complain to the Australian Privacy Commissioner via www.oaic.gov.au.

Revision of our Privacy Policy

We reserve the right to revise this Privacy Policy or any part of it from time to time. Please review this policy periodically for changes.

Your continued use of our products and services, requesting our assistance, applying for or renewal of any of our products or services or the provision of further personal or sensitive information to us after this Privacy Policy has been revised, constitutes your acceptance of the revised Privacy Policy.

How to contact us

If you have any questions or concerns about this Privacy Policy or its implementation, please email us at compliance@nasinsurance.com.au or call us on 08 9480 8900.