

Privacy Policy

In this privacy policy, 'we', 'us' and 'our' means Midas Insurance Brokers Pty Ltd ACN 006 483 174 . We are bound by the Privacy Act 1988 (Cth), and the applicable privacy principles and respect the privacy of your personal information. This privacy policy sets out how we collect, store, use and disclose your personal information (including sensitive information).

By visiting our website and providing us with your personal information, you consent to your personal information being, collected, stored, used and disclosed by us as set out in this privacy policy.

What personal information we collect

"Personal information" is essentially information or an opinion about an identified living individual or an individual who is reasonable identifiable (e.g. name and contact details).

As its name suggests, "sensitive information" is a more sensitive subset of personal information, which includes your health information, criminal history, racial or ethnic origin, sexual orientation, etc.

The information we collect and hold generally includes your name and contact information (including telephone and facsimile numbers, and email addresses), information relating to the operation of your business, other reference information and information about other parties that you may conduct, or are interested in conducting, business with. If you have requested that we act in a broking capacity for certain insurance related services we may also collect and hold other information required to provide such services or assistance to you, including details of your previous insurances and sensitive information (such as criminal records).

You may be able to deal with us without identifying yourself (i.e. anonymously or by using a pseudonym) in certain circumstances, such as when making a general inquiry relating to the services we offer. If you wish to do so, please contact us to find out if this is practicable in your circumstances. However, if you do not provide us with the information that we need, we or any of our third party providers may not be able to provide you with the appropriate services.

How we collect your personal information

We may collect personal information in a number of ways, including:

- directly from you via our website, the telephone, in writing or email; and/or
- indirectly from third parties, if necessary. For example, your employer or Midas brokers may provide us with information about you for the purpose of obtaining our broking services.

We may also obtain personal information from referees or references, underwriters, premium funders and other service providers or publicly from available sources.

You authorise us to contact such third parties for the purposes of providing you with the services that you have requested.

Our purposes for collecting, holding and using your personal information

We collect and hold your personal information for the purposes of providing our services to you and directly related purposes. Such purposes include:

- providing Midas broker's customers, potential customers and others with our services;
- providing Midas brokers with benefits and services (including passing on customer enquiries to appropriate brokers or providing brokers with professional indemnity insurance) and facilitating adequate management of such benefits and service on behalf of our Midas brokers;
- helping to develop and identify products and services that may interest Midas brokers, their customers, potential customers or others;
- conducting market or customer research;
- developing, establishing and administering alliances and other arrangements with other organisations in relation to the promotion, administration and use of our products and services;
- telling you about our other service offerings which we believe may be relevant (if you have requested to receive this); and
- any other purpose notified to you at the time your personal information is collected.

Disclosure of your personal information

Where appropriate we will disclose your personal information to:

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- our related entities, Midas brokers or third parties as is required in order to provide our services, including our external service providers, such as payment system operators, lawyers, accountants and other advisers and financial institutions;
 - if you are a broker, to insurers, reinsurers, other insurance intermediaries, insurance reference bureaus and industry bodies and groups; and
 - any other entities notified to you at the time of collection.
- Other than when required or permitted by law, as specified in this privacy policy or where you have provided your consent, we will not disclose your personal information.
- Nothing in this privacy policy prevents us from using and disclosing to others de-personalised aggregated data.

Transfer of personal information overseas or New Zealand

Some of the third party service providers to whom we disclose personal information are located in countries outside of Australia (or, in relation to New Zealand, outside New Zealand) (such as the United States of America). You acknowledge that, by consenting to the disclosure of your personal information to these entities outside of Australia (or, in relation to New Zealand, outside of New Zealand) we will no longer be required to take reasonable steps to ensure that the overseas recipient does not breach the applicable privacy principles of the Privacy Act 1988 (Cth), as applicable in relation to your personal information. On this basis, you consent to such overseas disclosure by accepting this privacy policy.

Your obligations when you provide personal information of others

You must not provide us with personal information (including any sensitive information) of any other individual (including any of your employees or clients if you are a broker) unless you have the express consent of that individual to do so. If you do provide us with such information about another individual, before doing so you:

- must tell that individual that you will be providing their information to us and that we will handle their information in accordance with this privacy policy;
- must provide that individual with a copy of (or refer them to) this privacy policy; and
- warrant that you have that individual's consent to provide their information to us.

If you have not done this, you must tell us before you provide any third party information.

Your obligations when we provide you with personal information

If we give you, or provide you access to, the personal information of any individual, you must only use it:

- for the purposes we have agreed to; and
- in compliance with applicable privacy laws, including the privacy principles set out in the Privacy Act 1988 (Cth), and this privacy policy.

You must also ensure that your agents, representatives, employees and contractors meet the above requirements.

Accuracy, access and correction of your personal information

We take reasonable steps to ensure that your personal information is accurate, complete and up-to-date whenever we collect, use or disclose it. However, we also rely on you to advise us of any changes to your personal information. All personal information identified as being incorrect is updated in our database and, where applicable and appropriate, on our website.

Please contact us using our contact details below as soon as possible if there are any changes to your personal information or if you believe the personal information we hold about you is not accurate, complete or up-to-date.

You can make a request to access your personal information by contacting us using the contact details below. If you make an access request, we will provide you with access to the personal information we hold about you unless otherwise required or permitted by law. We will notify you of the basis for any denial of access to your personal information. No fee will be charged by Midas for an access request. However, we may charge the reasonable cost of complying with the access request.

Security of your personal information

We take reasonable steps to protect any personal information that we hold from misuse, interference and loss, and from unauthorised access, alteration and disclosure.

For example, we maintain physical security over our paper and electronic data stores and premises, such as locks and security systems. We also maintain computer and network security. For example, we use firewalls (security measures for the Internet) and other security systems such as user identifiers and passwords to control access to computer systems.

However, data protection measures are never completely secure and, despite the measure we have put in place,

we cannot guarantee the security of your personal information. You must take care to ensure you protect your personal information (for example, by protecting any usernames and passwords). You should notify us as soon as possible if you become aware of any security breaches.

Links to third party sites

Our website may contain links to other third party websites. We do not endorse or otherwise accept responsibility for the content or privacy practices of those websites or any products or services offered on them. We recommend that you check the privacy policies of these third party websites to find out how these third parties may collect and deal with your personal information.

Cookies

Like many website operators, we may use standard technology called cookies on our website. Cookies are small data files that are downloaded onto your computer when you visit a particular website. Cookies help provide additional functionality to the site or to help us analyse site usage more accurately. For instance, our server may set a cookie that keeps you from having to enter a password more than once during a visit to one of our sites. In all cases in which cookies are used, the cookie will not collect personal information except with your consent. You can disable cookies by turning them off in your browser; however, our website may not function properly if you do so.

Direct marketing and how to opt out

When we collect your personal information, you may elect to receive information about our other services or products. If you no longer wish to receive such information, or you do not want us to disclose your personal information to any other organisation (including Midas brokers or any related bodies corporate), you can opt out by contacting us using our contact details below.

How to make a complaint

If you wish to make a complaint about a breach of this privacy policy or the privacy principles of the Privacy Act 1988 (Cth), you can contact us using the contact details below. You will need to provide us with sufficient details regarding your complaint together with any supporting evidence and information.

We will refer your complaint to our Privacy Officer who will investigate the issue and determine the steps that 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 outcome of the investigation. We will try to resolve any complaint within 14 working days. If this is not possible, you will be contacted within that time to let you know how long it should take us to resolve your complaint.

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

How to contact us

If you wish to gain access to your personal information, want us to correct or update it, have a complaint about a breach of your privacy or any other query relating to our privacy policy, please contact: us during business hours on:

The Compliance Officer

Telephone: +61 1300 664 272

Fax: +61 1300 710 766

Alternatively, you can contact us via:

Midas Insurance Brokers Pty Ltd

184-86 Lambeck Drive
Tullamarine VIC 3043
P O Box 440
Tullamarine Vic 3043

In Australia, for further information on privacy visit the Australian Government Office of the Australian Information Commissioner Website at www.oaic.gov.au

