

- g. providing access would be likely to prejudice certain operations by or on behalf of an enforcement body or an enforcement body requests that access not be provided on the grounds of national security.

In the event we refuse you access to your personal information, we will provide you with an explanation for that refusal.

We will endeavour to ensure that, at all times, the personal information about you which we hold is up to date and accurate. In the event that you become aware, or believe, that any personal information which we hold about you is inaccurate, incomplete or outdated, you may contact us by any of the methods detailed below and provide to us evidence of the inaccuracy or incompleteness or outdatedness and we will, if we agree that the information requires correcting, take all reasonable steps to correct the information.

We will endeavour to respond to any request for access within 7-14 days depending on the complexity of the information and/or the request. If your request is urgent, please indicate this clearly.

6. COMPLAINTS RESOLUTION

If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us by any of the methods detailed below and request that your complaint be directed to the Privacy Officer. Your complaint will be considered within 7 days and responded to. It is our intention to use our best endeavours to resolve any complaint to your satisfaction; however, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

1. OUR COMMITMENT

At Shield Insurance Brokers Pty Ltd we recognise that your privacy is important to you - it is to us as well.

Shield Insurance Brokers abides by the National Privacy Principles established under the Privacy Amendment (Private Sector) Act, 2001. A summary of the National Privacy Principles is available on our website or by contacting our office. The information set out below is largely a summary of our obligations under the National Privacy Principles.

2. COLLECTION

As insurance brokers, we are subject to certain legislative and regulatory requirements which necessitate us obtaining and holding detailed information which personally identifies you and/or contains information or an opinion about you ("personal information"). We need to collect personal information from customers so we can:

- Establish and administer a product for the customer;
- Determine a customer's requirements and provide the appropriate product or service;
- Assist with a claim made by a customer under one or more of their insurance products;
- Assess customers and their needs; and
- Improve our financial products and service.

Without this information, we are unable to provide the product or service.

3. USE AND DISCLOSURE

We may make available the personal information to other insurers for the purpose of providing the requested product or service.

7. OUR WEBSITE

Shield Insurance Brokers website (www.shieldinsurance.com.au) contains links to other Websites whose operator may or may not adhere to a privacy policy or be governed by the National Privacy Principles.

While it is not necessary to register your personal details to use our Website, we do offer a service that will enable you to receive product and service quotation. In the event you do register with us, we will collect personal information from you including your name and e-mail address.

8. CONTACT US

If you seek any further information from us about this Statement or our privacy policy generally, please contact our Privacy Officer at the reference point below:

Address: P.O. Box 146
Morphett Vale S.A. 5162
Telephone: 08 8326 0541
Facsimile: 08 8326 1736
Email: steve@shieldinsurance.com.au

9. ADDITIONAL PRIVACY INFORMATION

Further information on privacy in Australia may be obtained by visiting the web site of the Office of the Federal Privacy Commissioner at www.privacy.gov.au

Your personal information may be transferred to one or more of our authorised representatives for the purpose of providing the services detailed in item 2. It is a condition of our agreement with each of our representatives that they adopt and adhere to this privacy policy.

We may use the personal information collected from you for the purpose of providing you with direct marketing material such as articles that may be of interest to you. You may, by contacting us by any of the methods detailed below, request not to receive such information and we will give effect to that request. Please allow 2 weeks for your request to be actioned.

We do not disclose personal information to any outside third party organisation, unless they are contracted to us to provide administrative, financial or other services or activities on our behalf. In this case, we make sure that the third party is bound by the same privacy rules we follow.

In the event that we propose to sell our business, we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them. In the event that a sale of our business is effected, we may transfer your personal information to the purchaser of the business. As a client you will be advised of any such transfer.

4. STORAGE AND SECURITY

We will at all times seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure. At all times your personal information is treated as confidential and any sensitive information is treated as highly confidential.



Australian Financial
Services Licence No. 247117

PRIVACY POLICY STATEMENT

Glengowrie
4 Willoughby Avenue
Glengowrie S.A. 5044
Ph: 08 8295 5540
Fax: 08 8295 5058

Mount Barker
26 Alexandrina Road
Mount Barker S.A. 5251
Ph: 08 8391 3400
Fax: 08 8391 3411

Port Adelaide
Shop 1 Port Deck Carpark
Cannon Street
Port Adelaide S.A. 5015
Ph: 08 8341 2644
Fax: 08 8341 2912

Reynella
P.O. Box 146
Morphett Vale S.A. 5162
Ph: 08 8326 0541
Fax: 08 8326 1736

Adelaide
Unit 2/64
Glen Osmond Road
Parkside S.A. 5063
Ph: 08 8172 8900
Fax: 08 8271 5022

Your personal information is generally held in a computer database. All computer based information is protected through the use of access passwords on each computer. Data is backed up daily and stored offsite.

In the event you cease to be a client of this organisation, any personal information which we hold about you will be maintained in a secure database facility for a period of 7 years in order to comply with legislative and professional requirements, following which time the information will be destroyed.

5. ACCESS AND CORRECTION

You may at anytime, by contacting us by any of the methods detailed below, request access to your personal information and we will (subject to the following exceptions) provide you with access to that information either by providing you with copies of the information requested or providing you with an accurate summary of the information held. We will, prior to providing access in accordance with this policy, require you to provide evidence of your identity.

We will not provide you with access to your personal information if:

- providing access would have an unreasonable impact on the privacy of others;
- the request for access is frivolous or vexatious;
- the information related to an existing or anticipated legal proceedings between us and would not be discoverable in those proceedings;
- providing access would reveal our intentions in relations to negotiations with you in such a way as to prejudice those negotiations;
- providing access would be unlawful;
- denying access is required or authorised by or under law;