



PRIVACY POLICY

Who does this Privacy Statement apply to?

This Privacy Statement applies to the following entities: C & M Insurance Pty Ltd, referred to as C & M Insurance Brokers in this document.

In this document the words 'we', 'our' and 'us' are used to refer to C & M Insurance Brokers. 'You' and 'your' refer to you as the person whose personal information C & M Insurance Brokers may collect and maintain.

Why is it important?

We recognise the importance of your privacy and will protect your personal information. In some circumstances, external organisations may also hold information about you on our behalf so that they can provide services to C & M Insurance Brokers. The Australian Privacy Principles (APPs) govern the way we collect, use, handle, disclose and secure information about you. C & M Insurance Brokers practices are subject to the APPs as set out in the Privacy Amendment (Enhancing Privacy Protection) Act 2012 (Cth).

What does it cover?

Access to your information

The APPs permit you access to the information we hold about you in order to correct or update it.

How and why we collect your personal information

We collect 'personal information' specific to, and required for, the services and products that we provide to our clients. The personal information we collect and maintain may comprise of your:

- name
- address



- contact details
- information relating to your business, and/or
- information about other parties that you may or intend to conduct business with

For some products and services we may also collect and maintain ‘sensitive information’. This may include:

- membership of a professional or trade association
- membership of a trade union, and/or
- any criminal convictions

We will obtain your consent prior to collecting and maintaining any ‘sensitive information’ about you, unless the collection of this information is required or authorised under Australian law (i.e. it is required by a court/tribunal order).

C & M Insurance Brokers collects information either directly from you or indirectly from third parties. For example, we may obtain personal information from third parties such as:

- past insurers
- premium funders
- other service providers, and/or
- publically available sources

The information collected allows us to:

- analyse risks
- properly administer your claims or claims brought against you
- provide insurance, financial and investment advice
- arrange and place insurance cover and/or
- facilitate the payment of funds owing to insurers

We collect information from the www.camib.com.au site using server logs and Google Analytics. When you visit the site to read, browse or download information, the system will record/log your IP address (the address which identifies your computer on the internet and



which is automatically recognised by our web server), date and time of your visit to the site, the pages viewed and any information downloaded. This information will only be used for the purpose of site analysis and to help us offer you improved online service. We may automatically collect non-personal information about you such as the type of internet browsers you use or the site from which you linked to our websites. You cannot be identified from this information and it is only used to assist us in providing an effective service on our websites.

What happens if you do not provide C & M Insurance Brokers with access to your personal information?

If the information required is not provided, C & M Insurance Brokers or any third party suppliers may not be able to provide the services you require.

How we may disclose your personal information

Disclosure of your personal information to third parties in Australia

We may seek the services of relevant third party suppliers (e.g. insurers, agents, loss adjusters, risk managers, investment managers, external administrators, mail-houses etc.) to carry out specialised activities. Some of these third parties are appointed by C & M Insurance Brokers to perform specific tasks on a case-by-case basis; others provide insurance and financial services to you as recommended by us.

Where your personal information is provided to these third parties to enable them to perform their agreed activities, they are required to abide by the APPs and use the personal information provided for the sole purpose of supplying their specific services.

Disclosure of your personal information required by law

We may also be required by law to disclose your personal information, such as when we are required to comply with a subpoena, warrant or other legal process.



Security of your personal information

C & M Insurance Brokers will take steps as are reasonable in the circumstances to protect any personal information that we hold from misuse, interference and loss, and to protect it from unauthorised access, modification and disclosure.

C & M Insurance Brokers' premises throughout Australia maintain physical security over paper files, electronic data stores and other records. We also maintain computer and network security, such as user identifiers and passwords to control access to computer systems where personal information is stored.

Your rights regarding your personal information

Contacting us about access and correction of your personal information

We will take reasonable steps to ensure the accuracy and completeness of your personal information and to ensure that it is up to date whenever we collect, use or disclose it.

Please contact your local C & M Insurance Brokers office if you:

- would like to access or revise your personal information
- believe that the information we currently have on record is incorrect or incomplete.

Direct marketing and your privacy

We regularly distribute to our clients general information and newsletters regarding C & M Insurance Brokers products and services. If we believe it may be of interest to you we may, from time to time, supply you with specific information regarding some of our products and services.

We will always provide a simple 'opt-out' option with this kind of correspondence. Alternatively, you may update your preferences by contacting your local C & M Insurance Brokers office.

Privacy Complaints

If you believe that we have not protected your personal information as required under the APPs, and you wish to make a formal complaint about a possible breach, you are able to



contact our Risk and Compliance Department on 1300 642 292. You may also email full details of your complaint to insurance@camib.com.au. Your complaint will be managed via C & M Insurance Brokers Internal Privacy Complaint Procedure. This Procedure assures you of a timely and accurate response to your complaint.

Any unresolved complaints should be referred to the Privacy Commissioner. For further information on Privacy please visit the Australian Government Office of the Australian Information Commissioner Website at <http://www.oaic.gov.au>

Changes to our Privacy Statement

We may change our Privacy Statement from time to time. The current version is available on our website located at www.camib.com.au or you may request that C & M Insurance Brokers provide you with a copy by post, email or other form. We do not charge for this service.