

5. PRIVACY POLICY

5.1 Introduction

MA Insurance Brokers is committed to protecting your privacy and ensuring the confidentiality of your personal information.

5.2 Purpose

This policy ensures that your privacy is respected and safeguarded as we provide you with insurance brokerage services, maintaining transparency in our data handling practices.

5.3 Scope

This Privacy Policy explains how we collect, use, disclose, and safeguard your personal information in accordance with the Privacy Act 1988("the Act"). By engaging our insurance brokerage services, you consent to the terms of this Privacy Policy.

5.4 Collection of Personal Information

We collect personal information necessary to provide our insurance brokerage services, including:

- Your name, address, and contact details.
- Date of birth.
- Employment details and financial information.
- Health information and medical history (where necessary for certain types of insurance).
- Insurance policy details, claims history, and any other relevant information.
- Payment details.

We may collect this information directly from you, your employer, or from third parties such as insurers, medical professionals, or other service providers involved in the insurance process.

5.5 Use of Personal Information

The personal information we collect will be used for the following purposes:

- To assess your insurance needs and provide appropriate insurance advice and products.
- To obtain insurance quotes and arrange insurance cover with insurers on your behalf.
- To manage your insurance policies, including handling renewals, claims, and any other related services.
- To communicate with you about your insurance and respond to your inquiries.
- To comply with our legal and regulatory obligations.
- To conduct business analytics and improve our services.

We will only use your personal information for the purposes for which it was collected, or for related purposes that you would reasonably expect, or with your consent.

5.6 Disclosure of Personal Information

We may disclose your personal information to:

- Insurance companies and underwriters to obtain quotes and arrange insurance policies.
- Reinsurers, claims adjusters, and other third parties involved in the management of your insurance policies and claims.
- Our employees, contractors, and agents who need the information to provide our services.
- Third-party service providers, such as IT support, data storage providers, and other business partners who assist us in delivering our services.
- Law enforcement, regulatory bodies, or other government agencies as required by law.
- Any other party with your consent or as otherwise permitted by the Act.

We will take reasonable steps to ensure that any third parties to whom we disclose your personal information are bound by confidentiality and privacy obligations.

5.7 Security of Personal Information

We are committed to protecting your personal information and have implemented appropriate measures to secure it from misuse, loss, unauthorised access, modification, or disclosure. These measures include secure data storage, encryption, and access controls.

However, no method of transmission over the internet or electronic storage is completely secure. While we take all reasonable steps to protect your personal information, we cannot guarantee its absolute security.

5.8 Access and Correction of Personal Information

You have the right to request access to the personal information we hold about you and to request corrections if you believe the information is inaccurate, out of date, incomplete, or misleading. To make a request, please contact us using the details provided below.

We will respond to your request within a reasonable timeframe and in accordance with the Act.

Postal Address: MA Insurance Brokers Pty Ltd, PO Box 434, Paddington QLD 4064

Website: www.mabrokers.com.au

E-mail: admin@mabrokers.com.au

Tel No: 0735195109

5.9 Cross-border Disclosure of Personal Information

We may disclose your personal information to entities located outside Australia, including insurers, reinsurers, or service providers based overseas. We will take reasonable steps to ensure that any overseas recipient of your personal information does not breach the Act.

5.10 Complaints

If you believe we have breached the Act or this Privacy Policy, you can make a complaint by contacting us using the details above. We take privacy complaints seriously and will respond within a reasonable timeframe. If you are not satisfied with our response, you may contact the Office of the Australian Information Commissioner (OAIC).

5.11 Policy Review and Updates

This policy will be reviewed periodically and updated as necessary to reflect changes in business practices, regulations, or company requirements. Employees will be notified of any updates to the policy in a timely manner.

5.12 Enforcement

Violation of this policy may result in disciplinary action, up to and including termination of employment, in accordance with company procedures.