



Privacy (website copy introduction)

You need not disclose your identity to **Actuate Insurance Broking** in order to use this website. This website does not use "cookies" or "web bugs". This website does not collect personal information about people who access the website, except where personal information is voluntarily supplied, such as when our newsletters are subscribed to online. Our Internet server may automatically record details about any computer used to access the website (such as the IP address, domain name and browser type), the date and time of access, and details of the information downloaded. This information is used for internal statistical purposes and to improve this website. Any other information supplied to us (for example if you send us an email enquiry form) is treated in accordance with our Privacy policy.

Privacy at Actuate Insurance Broking

Actuate Insurance Broking (**Actuate IB**) is a diversified general insurance broking firm with a strong record in commercial, SME and domestic financial services in regional Victoria and elsewhere in Australia. It functions as an Australian private company registered in Victoria and as an ASIC Australian Financial Services (**AFS**) Licensee.

This policy describes the way that Actuate IB collects, holds and discloses information about individuals. Actuate IB is subject to the Privacy Act, including the National Privacy Principles. We may vary this policy from time to time.

Protecting confidential information is fundamental to our ongoing relationship with our clients and to our business. All information received in connection with an individual is subject to our confidentiality procedures and guidelines. We will not disclose that information except in accordance with our legal and business obligations, as authorised by you or your advisor or as contemplated by this policy.

Separate guidelines also apply to information held in relation to 'Actuate IB' own people.

What kinds of information do we hold?

During the course of carrying on our AFS licensee business activities, we may collect personal information. We usually collect the following kinds of personal information:

- name, address, contact information for you
- interests in areas of general insurance products and services
- information about people's insurance dealings or arrangements.

If you do not give us any of the personal information which we ask you for, it may affect our ability to meet our obligations to you. In certain circumstances, we may not be able to process your proposal application or request, which means we can not deal with you.

Use and disclosure of your personal information

We use your personal information for the purposes for which it was collected and related purposes (which are normally obvious when we collect it), including to:

- provide our services to you or your advisors, to manage, process and account for the services, and to improve the services
- manage our relationships with you or your professional advisors
- provide you or your professional advisors with information about general insurance developments, events or other products or services that may interest you
- administrate our internal business operations, including to fulfil our AFS licensee requirements.

We may disclose personal information for the purposes for which it was collected, and also:

- subject to our legal obligations, to any person where necessary or desirable in connection with our provision of products/services, such as to regulatory authorities, or other parties or advisors
- within Actuate IB
- on a confidential basis to external service providers so that they can provide financial, administrative or other services in connection with the operation of our business, for example insurers, loss adjustors, claims preparers, accountants, auditors, compliance committee members, contractors and financial institutions
- as required by law subject to our AFS obligations, as permitted under the National Privacy Principles
- with your consent.

Information security

We take reasonable steps to protect all information which we hold (including your personal information) from misuse, loss, unauthorised access, modification or disclosure.

We take reasonable steps to hold information securely in electronic or physical form. We store information in access controlled premises or in electronic databases requiring logins and passwords. All managers and staff with access to confidential information are subject to confidentiality obligations.

Access and correction

You may request access at any time to personal information we hold about you. We may charge you a fee where access is provided. We may refuse to provide access if the National Privacy Principles allow us to do so.

Other Offers/Promotions

From time to time, Actuate IB may send you information about other products and services, which we think you might be interested in.

If you do not want Actuate IB to use their information in this way, please contact us by writing to:

Privacy Officer

Actuate Insurance Broking Pty Ltd (Actuate IB)

ABN 90 129 606 266, AFS Licence No. **325211**

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