



EBM'S WEBSITE PRIVACY POLICY

OUR PRIVACY POLICY

We are committed to protecting your privacy in accordance with the *Privacy Act 1988* (Cth) and the Australian Privacy Principles. This Privacy Policy describes our current policies and practices in relation to the handling, use and disclosure of personal information. It also deals with how you can complain about a breach of the privacy laws, how you can access the personal information we hold and how to have that information corrected.

What information do we collect and how do we use it?

When we advise you about your financial affairs or arrange insurance for you, we ask you for the information we need to understand your financial situation, needs and objectives. This can include a broad range of information ranging from your name, address, contact details or age to other information about your personal affairs including your assets, personal belongings, financial situation, health and wellbeing. We provide your information to insurers or intermediaries whom we ask to quote for your insurances and premium funding if they require it to enable them to decide whether to insure you and on what terms or to fund your premium and on what terms.

Insurers may in turn pass on this information to their reinsurers. Some of these companies are located outside Australia. For example, if we seek insurance terms from an overseas insurer (e.g. Lloyd's of London), your personal information may be disclosed to that insurer. If this is likely to happen, we will inform you of where the insurer is located, if it is possible to do so.

When you make a claim under your policy, we assist you by collecting information about your claim. Sometimes we also need to collect information about you from others (e.g. your medical advisers). We provide this information to your insurer (or anyone your insurer has appointed to assist it to consider your claim, e.g. loss adjusters, medical advisers etc.) to enable it to consider your claim. Again this information may be passed on to reinsurers.

We also use your information to send you requested product information and promotional material and to enable us to manage your ongoing requirements, e.g. renewals, and our relationship with you, e.g. invoicing, customer surveys etc.

From time to time, we will use your contact details to send you direct marketing communications including offers, updates and newsletters that are relevant to the services we provide. We always give you the option of electing not to receive these communications in the future. You can unsubscribe by notifying us and we will no longer send this information to you.

We may use your information internally to help us improve our services and help resolve any problems.

Anonymous data - We use technology to collect anonymous information about the use of our website, for example when you browse our website our service provider may log your server address, the date and time of your visit, the pages and links accessed and the type of browser used. It does not identify you personally and we only use this information for statistical purposes and to improve the content and functionality of our website, to better understand our customers and markets and to improve our services.

Cookies – In order to collect this anonymous data we may use “cookies”. Cookies are small pieces of information which are sent to your browser and stored on your computer's hard drive. Sometimes they identify users where the website requires information to be retained from one page to the next. This is purely to increase the functionality of the site. Cookies by themselves cannot be used to discover the identity of the user. Cookies do not damage your computer and you can set your browser to notify you

when you receive a cookie so that you can decide if you want to accept it. Once you leave the site, they may allow the website to recognise your computer when you return in the future.

Our standard online applications (both on ebm.com.au and rentcover.com.au) are stored on a password protected website and the application itself goes by email to EBM staff to process. The information is only used for the purpose it is intended and does not contain any payment details, or sensitive information. It collects only the information required to take out a policy. Payment is made separately either manually or at a later date via our payment gateway. The online payments are made via a secure Ebix page. Ebix use a high grade encryption system to transmit data over the internet.

Encryption makes it very difficult for unauthorised people to view information travelling between computers. It is therefore very unlikely that anyone read this page as it travelled across the network.

Applications and also payments made via the StudentCover application process are handled via our ebm.com.au secure site.

The StudentCover application page uses a high grade encryption.

We also use your information to send you requested policy information and promotional material and to enable us to manage your ongoing requirements, e.g. renewals, and our relationship with you, e.g. invoicing, client surveys etc.

We may occasionally notify you about new services and special offers, events or articles we think will be of interest to you. We may send you regular updates by email or by post on insurance matters. If you would rather not receive this information or do not wish to receive it electronically, email or write to us. We may use your information internally to help us improve our services and help resolve any problems.

What if you don't provide some information to us?

We can only fully advise you and assist in arranging your insurance or with a claim, if we have all relevant information. The insurance laws also require you to provide your insurers with all the information they need in order to be able to decide whether to insure you and on what terms. You have a duty to disclose information which is relevant to the insurer's decision to insure you.

How do we hold and protect your information?

We strive to maintain the reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements

We hold the information we collect from you in coded files and coded computer records in secure offices and records management storage facilities. In some cases, your file is archived and sent to an external data storage provider for a period of time. We only use storage providers located in Australia who are also regulated by the Privacy Act.

We ensure that your information is safe by safe by having secure offices and facilities and coded records. Our computer system has sound safeguards such as network and communications security restricting unauthorised access. We maintain physical security over our paper and electronic data and premises, by using locks and security systems.

Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your personal information to others.

We may need to provide your information to contractors who supply services to us, e.g. to handle mailings on our behalf, external data storage providers or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. However, we will do our best to ensure that they protect your information as required under the Privacy Act.

We may provide your information to others if we are required to do so by law or under some unusual other circumstances which the Privacy Act permits.

When we recommend an overseas insurer, we may be required to disclose the information to the insurer located outside Australia. For example, if we recommend a policy provided by Lloyd's of London, your information may be given to the Lloyd's broker and underwriters at Lloyd's of London to make a decision about whether to insure you.

We will tell you at the time of advising on your insurance if the insurer is located overseas and in which country. If the insurer is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to that insurer.

Australian and overseas insurers acquire reinsurance from reinsurance companies that are located throughout the world so in some cases your information may be disclosed to them for assessment of risks and in order to provide reinsurance to your insurer. We do not make this disclosure, this is made by the insurer (if necessary) for the placement for their reinsurance program.

How can you check, update or change the information we are holding?

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate, irrelevant, out of date or incomplete.

If you wish to access or correct your personal information please write to EBM's Privacy Officer.

We do not charge for receiving a request for access or for correction of personal information but in some cases we may impose a charge to cover our reasonable expenses incurred in providing access to you.

In some limited cases, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

What happens if you want to complain?

If you have concerns about whether we have complied with the Privacy Act or this privacy Policy when collecting or handling your personal information, please write to EBM's Privacy Officer.

Your complaint will be considered by us through our internal complaints resolution process and we will try to respond with a decision within 45 days of you making the complaint.

Your consent

By asking us to assist with your insurance needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

Tell us what you think

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact EBM's Privacy Officer.

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