

PRIVACY POLICY

Privacy

On the 21st of December 2001, a new legislative regime took effect to regulate the way businesses and government bodies handle your personal information. We would like to tell you about Better Broker Network's approach to information privacy.

It is important that you know that the personal information you are supplying will only be used by entrusted identities who will treat your personal information with the appropriate degree of privacy. With this in mind we have already begun to obtain a copy of our insurers Privacy Policy to ensure they will abide by similar terms.

Personal Information

Personal information is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information.

How Your Personal Information is Used and Disclosed

We respect your privacy and are committed to protecting your personal information, so we only collect the information that we require to provide and market our services to you. We need to collect personal information directly from yourself to be able to establish and determine the correct insurance cover for your needs. We also need to identify you/your company from other individuals assuming your identity who are attempting to gain unauthorised access to your personal information and accounts.

Before we collect any personal information about yourself or your company, we must always identify ourselves by name and state the company we are employed by. We must also advise yourself of the purpose of the collection of your personal information. You can choose at any time not to disclose your information to us, but please bear in

mind this may hinder the service we are trying to provide to you. You will only ever be asked for information that is relevant.

If we need to collect information about yourself, or your company, from a third party we will always approach you for the authority to do so. We will ask you to sign a consent form allowing us to access this information. New Wave Insurance will not use or disclose personal information that is unrelated to our services, nor will we sell your information to a third party.

Sometimes we are required, or authorised, by law to disclose your personal information. We may disclose your personal information to a Court in response to a subpoena, or to the Australian Taxation Office following a direction issued under taxation laws.

Please note that this information may be shared among the companies within the Insurance Industry, and you agree to us doing so unless you tell us otherwise. If you would prefer that we do not use your information in this way, please contact us on 1300 153 439 or email info@betterbrokernetwork.com.au. This e-mail address is being protected from spambots.

Data Quality

We must take reasonable steps to make sure that the personal information it collects, uses or discloses is accurate, complete and up to date.

Data Security

We regard as the highest priority the security of your personal information. With this in mind we have procedures in place to guard your information. Our computer systems are protected by firewall software, which will deny access to unauthorised people trying to access our servers from an outside connection. All computer workstations are password protected.

Access to Personal Information

You have the right to access personal information which we collect and hold about you relating to your business transactions with this company. If you would like to access any personal information we hold about you, or you would like more information on our approach to privacy, please ask us. We may refuse you access to your personal information in a number of circumstances, for which we will always explain the reason why you have been refused access.

Some of These Reasons Include:

- The information may relate to an existing or anticipated legal proceedings with you.
- Denying access is required or authorised by law
- When the request for access is regarded as frivolous or vexatious

Identifiers

We do not use Commonwealth identifiers as a means by which to prove your identity. These Commonwealth identifiers include identification numbers such as your Tax File Number or Medicare Number.

Sensitive Information

- Ethnic or racial origin
- Political opinions
- Membership of a political association
- Religious beliefs or affiliations
- Membership of a professional or trade association
- Membership of a trade union
- Sexual preferences or practices
- Criminal record
- Health

To enable us to give you the best possible service we may require sensitive information from yourself. You will always be told of the reason why this information is collected, and you have the right to refuse, although this may affect the service we are trying to provide to you.

Updates to this Policy

We constantly review our policies and procedures to stay up to date with changes in the law, technology and market practice. As a result of these changes, we may change this policy to reflect the relevant changes without further notice.

Request for Access

If you wish to lodge a request to gain access to your personal information, you can contact us in any of the following ways:

Call us on 1300 153 439 or email us at info@betterbrokernetwork.com.au