

PRIVACY POLICY

Queensland Insurance Brokers Pty Ltd t/a Queensland Insurance Services

ABN 18 057 302 486 ACN 057 302 486

and

QIS Financial Services Pty Ltd

ABN 36 096 673 460 ACN 096 673 460

IN THIS PRIVACY POLICY:

“QIS Group”, “we”, “our” and “us” means Queensland Insurance Brokers Pty Ltd T/A Queensland Insurance Services and QIS Financial Services Pty Ltd.

National Privacy Principles

The QIS Group is bound by the National Privacy Principles.

What type of information does the QIS Group collect, handle and hold?

The type of information we collect either directly or indirectly from third parties varies depending on the type of product or service we provide to you. For example, the QIS Group will hold different information about you if you have a motor vehicle policy than we will hold if you have an income protection policy.

In general, the QIS Group may hold the following personal information:

- Name, address and date of birth
- Contact details, which may include your telephone number
- Your gender

The QIS Group may also hold the following information about you:

- Occupation
- Type of property that is being insured
- ABN & ITC Entitlement
- Health information (for some types of insurance)
- Information relevant to your financial situation
- Insurance claim information, where this is relevant
- Your employer's name and address
- Income details
- The names and addresses of your dependants or beneficiaries
- Assets, liabilities and investment details
- Other information that you have given us

How does the QIS Group use this information?

We use this information to advise and/or provide you with the QIS Group products or services.

The types of products that the QIS Group provides are, in general:

Queensland Insurance Services

- General insurance products, such as domestic insurance, commercial insurance, travel insurance, marine insurance, rural insurance, professional risks insurance and personal accident &/or illness insurance.

QIS Financial Services Pty Ltd

- Life insurance products, such as term life, total & permanent disability, trauma, income protection and business expenses insurance
- Investment and superannuation products and services such as managed investment funds and investor directed portfolio services
- Financial advice, services & facilitation.

We may also use the information to send you material about other QIS Group products or services. If you do not want to receive this type of material, tell us and we will stop. Our contact details are set out below.

Does the QIS Group usually share information with other companies?

The QIS Group shares information with its external service providers such as insurance companies, fund managers, underwriting agencies, valuers, risk managers, claims assessors and advisers. It also shares information as required by law.

N.B. We **do not** sell mailing lists.

How does the QIS Group handle a request for access to personal information?

Under the National Privacy Principles you are generally entitled to access the information we hold about you. Where you are entitled to have access, the time we require to give you access will depend on the type of information requested. If we can, we will answer your question immediately. We will also try to answer you in the same way that you ask, for example, if you telephone to ask for the information we will, if practicable, give you that information over the telephone. We will generally respond to a written request in writing.

Sometimes, we will ask that you put your request in writing, for example, where you want copies of material or access to older information or files which are not current or it is necessary for us to retain a record of your request.

We may also ask you to identify yourself to our satisfaction.

You may be able to access some information yourself through QIS Group's web site. If you have difficulties with finding the information you want or using the web site, please advise us.

In some circumstances, we may charge a fee for giving you access, which will vary but will be based on our costs (internal and external) in locating the information and the form of access you require. If we propose to charge a fee for giving access, we will give you an estimate of the fee so you can confirm that you still want us to give you access to the information. We do not impose any charge for lodging a request for access.

If we are entitled under the National Privacy Principles to refuse to give you access, we will tell you and provide reasons.

How secure is your information?

We endeavour to protect any personal information that we hold from misuse and loss and to protect it from unauthorised access, modification and disclosure.

What if some of the information that the QIS Group holds is wrong?

Please tell us. We want our records to be accurate, complete and up to date. Unless we disagree with you about the accuracy or completeness of a record, we will generally correct it on request, (or suggest alternative arrangements for updating our records). If we disagree with you, we will give you our reasons.

Should All or Part of QIS Group be Sold what would happen to my Personal Information?

Obviously the directors of the QIS Group of companies will at some time in the future want to retire and/or move on. This could require the sale of all or part of the QIS Group. Should this be the case then your personal information will form part of the sale and be passed on to the new owners so that they can then continue to service and look after your needs. Should you not want your personal information to be passed on, please request this in writing immediately and we will put this request on your file.

How do I make further enquiries or complain about a breach of privacy?

If you require more information about the way the QIS Group manages personal information or wish to make a complaint about a breach of your privacy, please contact the QIS Group and ask to speak to the QIS Group Privacy Officer.

How can I contact the QIS Group?

The Privacy Officer
Queensland Insurance Services
PO Box 349
ALBANY CREEK QLD 4035
Phone: (07) 3264 9100
Fax: (07) 3264 9111
Email: qis@qldins.com.au

The Privacy Officer
QIS Financial Services Pty Ltd
PO Box 349
ALBANY CREEK QLD 4035
Phone: (07) 3264 9190
Fax: (07) 3264 9199
Email: qis@qldins.com.au

Changes to this Privacy Policy

We reserve the right to review and amend this Privacy Policy from time to time and to notify you by posting an updated version on our web site (www.qldins.com.au).