

Introduction

EA Insurance Services Pty Ltd (EAIS) is wholly owned by the EA Foundation, a not for profit foundation established for the advancement of religion in Australia. EAIS is subject to regulation by the Australian Securities and Investments Commission (ASIC), who requires us to provide clients with a Financial Services Guide (FSG) before we provide any advisory services.

Our FSG is designed to assist you in deciding whether or not to use any of the services offered by us. It contains information about remuneration paid in relation to the services offered and what to do if you have a complaint about our services.

Should you proceed to deal with us you may also be provided with other documentation, including Product Disclosure Statements, Statements of Advice or other regulated documents. Before you commit to accepting any recommendations made to you, you may be provided with a Product Disclosure Statement and/or Statement of Advice. If you have not been provided with these documents, and think that they should have been provided, please contact us on (03) 9890 6851 and we shall endeavor to provide them to you as soon as practicable.

EAIS is an Australian Financial Services Licensee (AFSL 241135) under the Corporations Act. We are authorised to arrange and deal in a range of general insurance products to retail and wholesale clients. We are a well-known specialist faith sector insurance broker with a reputation for professionalism and a commitment to understanding our client's insurance needs. We always encourage you to check the legitimacy of any broker, to ensure that their practices are consistent with an organisation of integrity.

Because we are committed to the professionalism of our industry, we are a member of the National Insurance Brokers Association. We also subscribe to the Insurance Brokers Code of Practice and the Australian Financial Complaints Authority (AFCA).

Privacy Policy

We respect and protect your privacy

Thank you for accessing our Privacy Policy. We are committed to respecting and protecting your privacy.

The following sets out our policy with regard to the personal information that we collect, hold, use and disclose throughout our dealings with you.

We reserve the right to modify this Privacy Policy at any time. If this Policy is changed, the changes will be posted on our website at www.eainsurance.com.au

What personal information do we collect?

'Personal information' means any information or an opinion about an individual whose identity is apparent or can reasonably be ascertained. The kind of personal information that we collect and hold includes:

- information to enable us to identify you;
- your organisation and claims history;
- financial information concerning your organisation and your ability to pay for our products and services;
- claims related information to enable us to assess, defend and resolve claims; and
- any insurance related information that we reasonably require to enable us to provide our products and services.

Generally, we will only collect personal information about you by someone authorised by you, if you:

- send us an email;
- submit a request for quote;
- submit an online Claims Notification Form that contains your personal information; or
- you give EAIS personal information through normal communications.

We will ask you when we need you to provide further personal information for any reason. We will only collect and hold information that relates to the products and services that you ask us to provide to you.

In some circumstances, we may potentially collect health information, through Claims Notification Forms or in emails addressed to us. We will only collect and hold such information where it is for the purpose of establishing or defending a claim, where it is relevant to the circumstances of the claim, or where you have given the information to us voluntarily or consented to us collecting it.

What will we tell you when we collect your personal information?

Whenever we collect and hold personal information from you, we will take such steps as are reasonable in the circumstances to let you know:

- how to contact us;
- why we are collecting and holding the information;
- the organisation or types of organisations to which we usually disclose that kind of information;
- if we are required by law to collect the information; and
- the consequences for you if the information is not provided.

When reasonable and practicable to do so, we will collect personal information directly from you and not from third parties. However, there are some situations where it may be unreasonable and impracticable for us to collect information about you directly from you. For example, when we collect personal information about persons related to or involved in a claim or potential claim via emails and/or online Claims Notification Forms

For what purposes do we use personal information collected from you?

We will only collect the personal information that we need to deliver and improve the products and services that we provide. Generally, those services relate to the provision of insurance, the handling of claims and risk management education. We will only use your email address for the purpose for which you provide it. We may also use your email address to provide any information you request, respond to feedback you give us, and to confirm receipt of emails sent to us.

From time to time, we may send you emails with general information about the products and services we provide and send you EAIS publications that we believe will be of benefit to your organisation. If you do not consent to us using your email address for this purpose, we will give you the opportunity not to receive further emails of that type from us.

We will not use or disclose personal information about you for any other purpose, without first obtaining your consent.

Who will see or have access to your personal information?

Personal information provided to us may be seen or used by persons working for or on behalf of EA Insurance Services or our contracted service providers, including but not limited to:

- insurance companies appointed to underwrite and manage claims;
- premium funders (who receive information from application forms, where funding of the premium amount is required);
- auditors (performing claims, underwriting and financial audits); and
- IT service providers.

We will not sell, rent, trade or otherwise disclose to third parties any personal information about you without your consent, or unless we are required to do so by law or under a court or tribunal order, or a permitted general situation (including a permitted health situation) exists within the meaning of the *Privacy Act 1988 (Cth)*, or we reasonably believe disclosure is necessary for an enforcement related activity, or we sell our business.

We may be required to disclose personal information where we reasonably believe that use or disclosure is necessary to lessen or prevent a serious threat to the life, health or safety (whether or not the threat is imminent) **OR** where information obtained leads us to believe unlawful activity has been or is being conducted, **OR** where required to do so by law **OR** when such disclosure aids lawful cooperation with law enforcement agencies.

How do we keep your personal information secure?

We will take such steps as are reasonable in the circumstances to ensure the security of any personal information you provide to us and protect it from misuse, interference and loss, and from any unauthorised access, modification or disclosure.

However, the nature of communication by the internet is such that information exchanged via the internet that is not encrypted may be accessed and used by persons other than for whom the information is intended. If you send us any personal information by email, including your email address, it is sent at your own risk. We cannot be responsible for the unauthorised access of and interference to information prior to it being received by our servers.

If we no longer need personal information that we hold about you for any purpose described above and we are not required by law to retain such information, then we will take such steps as are reasonable in the circumstances to destroy the information or to ensure that the information is de-identified.

Being open and transparent about the way we handle your information

There are 4 ways we will show our transparency to you:

1. This document is our complete Privacy Policy, and we will always make it available to you
2. We will publish this on the EAIS website to ensure there is 24/7 access
3. We will be available to contact by telephone to discuss with you this Policy
4. We will always be willing to respond to your questions in writing via email or via post

Keeping records up to date

We will take all reasonable steps to keep your information, including the way we collect it, up to date. Keeping up to date is a relationship and we encourage you to continue to work with us to stay current. You are also entitled to access your information to ensure it is current and up to date subject to our comments below.

Accessing and correcting the personal information we hold about you

You are entitled to access your information if you wish. Your information may withheld due to the following:

- Providing information reasonably would create serious and imminent threat to life of health of any individual
- Providing information would impact on the privacy of another individual
- The request is frivolous or vexatious
- There are legal proceedings current or anticipated against you, or involving us and privilege applies
- It is against the law to provide
- Providing information would prejudice law enforcement efforts

There may be a reasonable charge which we will pass on to you to cover the cost of retrieving and processing the information.

Will we send your personal information outside Australia?

In the event that your personal information is disclosed to an overseas recipient, we will take such steps as are reasonable in the circumstances to ensure that the overseas recipient does not breach the Australian Privacy Principles in relation to the information.

Sensitive Information

We will only collect sensitive information when absolutely necessary, and in line with your duty of disclosure requirements for the purpose of purchasing an insurance policy, a renewal of an insurance policy, amending a policy, or providing claims services.

Privacy Complaints

We take your privacy seriously. If you believe that your privacy has been prejudiced you have a right to lodge a complaint with us. You should contact our Compliance Manager either verbally by telephone on or in writing at the details below. We will respond to you in writing within fifteen (15) days of receiving your complaint. If you are not satisfied with the response, you may refer your complaint to the Chairman of EAIS Board, 60-62 Duerdin Street, Clayton VIC 3168 / PO Box 5214, Pinewood VIC 3149.

Contacting Us

If you would like any further information on our Privacy Policy or if you have any concerns over the privacy protection of the information you have given to us or that we have collected from others about you, please contact us at the details below.

Should you wish to read more information about the privacy legislation or the Australian Privacy Principles, we recommend that you visit the website of the Office of the Australian Information Commissioner at www.oaic.gov.au.

EA Insurance Services
ABN: 54 062 461 527 | AFSL: 241135
Head office: 60-62 Duerdin Street, Clayton Vic 3168
T: 03 9890 6851
E: info@eainsurance.com.au