

Care **Advantage** OUR PRIVACY POLICY

What is personal information? - Personal information is information or opinion about an individual whose identity is apparent or can easily be ascertained from the information or opinion.

Sensitive information - Sensitive personal information is information or opinion about a person's racial or ethnic origin, political opinions, membership of a political, trade or professional association or a trade union, religious or philosophical beliefs or affiliations, sexual preferences, criminal record or health information.

Clients are entitled to confidentiality in their affairs. You should never discuss clients' affairs with any person for purposes that are not authorised by the client.

What information we collect - in particular, you should only collect personal information that you need and only use that information for the primary purpose(s) for which you collect it. These are:

- Advising on insurance and risk management needs;
- Obtaining quotes and arranging insurance contracts and premium funding;
- Assisting with claims;
- Providing information about insurance matters; and
- Operating our business.

This policy applies to all the information we collect, whether from clients, employees or others.

What information we disclose - we do not use or disclose the information for any other purposes without a person's consent. In particular, we do not:

- Trade, rent or sell personal information; or
- Provide personal information to anyone other than insurers and their appointed representatives without consent.

Sensitive personal information - do not collect sensitive information without consent unless:

- The collection is required by law; or
- It is necessary for the establishment, exercise or defence of a claim.