



Privacy Policy

This website is operated by BMS Risk Solutions Pty Ltd ("us, we, our") - ABN 45 161 187 980 and AFSL 461594. We are committed to protecting and respecting your privacy in relation to information that we may collect while operating the website, and are bound by the Privacy Act 1988 (Cth) and the Australian Privacy Principles (the "**Privacy Laws**"). This policy sets out the basis on which we will process any personal information which we collect from you, or which you provide to us.

We are a subsidiary of BMS Investment Holdings Ltd ("group"). Registered (3121899) in the United Kingdom at One America Square, London, EC3N 2LS.

PERSONAL INFORMATION THAT WE MAY COLLECT FROM YOU

We collect non-personally-identifying information relating to your use of the website to enable us to better understand how visitors use the website. Examples of such information include the time and date of each visitor request, the site which referred you to our website, language preference and browser type. We may also collect non-personally-identifying information relating to the use of software applications such as computer or device type and the version of underlying operating system and software being used. From time to time, we may release non-personally-identifying information in the aggregate, for example by publishing a report on trends in the usage of its website.

We also collect potentially personally-identifying information like Internet Protocol (IP) addresses. We do not, however, use this information to identify any visitor. We do not disclose such information, other than as described under "Use and Disclosure of Information" below.

Some visitors to our websites interact with us in ways which require us to collect personally-identifying information. Examples include:

- Name and address
- Date of birth
- Occupation
- Contact details
- Information regarding insurances you are arranging with us

The type and amount of information which we collect depends on the nature of the interaction. In each case, we collect information only to the extent necessary to fulfill the purpose of the visitor's inter-action with us. We do not disclose personal information except as described below. All visitors are of course entitled to refuse to supply personally-identifying information, it being understood that any such refusal may prevent them from engaging in certain website-related activities.

USE AND DISCLOSURE OF INFORMATION

We will only use your personal information for the purpose for which it was provided to us, including:

Processing applications for insurance

Issuing Policies

Processing payments



Maintaining and administrating your policy(ies) with us
Any other purposes identified when collecting your information.

We will disclose personal information to only those of the employees, contractors, insurers and members of our group that:

- need to know that information in order to process it on our/your behalf or to provide services available at our websites; and
- have agreed not to disclose it to others.

Certain employees, contractors and members of our group mentioned above may be located outside your home country, primarily in the United Kingdom (UK). By submitting your personal information to us, you agree that we may legitimately transfer such information outside your home country and, if necessary to the UK.

With the exception of the use of Google Analytics as outlined below, we will not sell or supply personal information to any third party. Except for those of our employees, contractors and members of our group mentioned above, we disclose personal information only when required to do so by law, or when we believe in good faith that disclosure is reasonably necessary to protect our property or rights or those of any third parties or members of the public.

If you have opted to receive marketing information from us or any member of our group, we may occasionally send you an email to inform you about new features of the website, seek your feedback or update you on developments within any member of our group or their respective products and services. You may opt out of receiving such marketing material at any time by notifying us.

We will disclose personal information where required to do so by the Privacy Laws.

SECURITY

We maintain appropriate security standards and procedures with a view to preventing unauthorised access, use, alteration or destruction of potentially non-personally-identifying and personally-identifying information. We use leading technologies such as (but not limited to) data encryption, fire walls and server authentication to protect the security of your personally-identifying information.

ACCESS TO YOUR PERSONAL INFORMATION

You may access the personal information we hold about you and to update and/or correct it, subject to certain exceptions. If you wish to access your personal information, please contact us in writing.

We will not charge any fee for your access request, but may charge an administrative fee for providing a copy of your personal information.

In order to protect your personal information we may require identification from you before releasing the requested information.

COOKIES

This website, along with most other major websites, uses cookies, which are pieces of information that your computer downloads when you visit our website. Cookies may be used to record details of pages relating to particular products and services that you have visited on our website.

We use cookies to:



- Collect broad geographic information on our site visitors. We do not link IP addresses to personally identifiable information, which means that none of the information can be traced to an individual - we do not know who you are as a unique user, merely that there are a certain number of people using the site. We only collect data that relates to what goes on in the BMS site and the information cannot be used for marketing on an individual basis.
- Collect generic usage statistics of our site
- Track visitor preferences
- Improve and update our site

By using our website you accept our use of cookies.

The web-browsers of most computers are initially set up to accept cookies. You can control how cookies are placed on your computer or mobile device, or remove existing cookies, by changing your web browser settings.

Please be aware however, that if you disable cookies you may not be able to log into the secure area of our site, and your navigation of our site may be less enjoyable. You can find out how to manage cookies on Microsoft's website www.microsoft.com

We do not as a general rule pass on your information to third parties, however, we do use Google Analytics, a web analytics service provided by Google, Inc. Google Analytics sets a cookie in order to evaluate your use of this site. Google stores the information collected by the cookie on servers in the United States. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. Google will not associate your IP address with any other data held by Google. BMS use Google Analytics to optimise this site and improve the service we provide to our visitors. More information about how to reject or delete this cookie may be found here: <http://www.google.com/intl/en/privacypolicy.html>

PRIVACY POLICY CHANGES

We may update this Privacy Policy from time to time, and at our sole discretion. You agree to review this Privacy Policy regularly for changes and be bound by the Privacy Policy then in force as it appears on the website. Your continued use of the website after any change in this Privacy Policy will constitute your acceptance of such change.

CONTACT

If you have any questions, comments, complaints or requests regarding this Privacy Policy, please write to enquiries_au@bmsgroup.com. If, after 30 days, you are not satisfied with the outcome of any complaint that you might have regarding this Privacy Policy, you should contact the Office of the Australian Information Commissioner using the form available on the website www.oaic.gov.au