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PRIVACY POLICY STATEMENT

PPS V7- 01082026

At Fitzpatrick Insurance Group Pty Ltd, we are committed to protecting your privacy and confidentiality in accordance with the Privacy Act 1988 (Cth) (Privacy Act) and to the extent applicable, the EU General Data Protection Regulations. It is one of our prime concerns that any personal or sensitive information you provide to us is not used for any other purpose than that intended and expected by you. This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

What information will Fitzpatrick Insurance Group Pty Ltd collect?

Personal Information that we may collect may include but is not limited to:

- Name
- Address
- Date of birth
- Contact details
- Insurance history
- Information relating to your business
- Membership of a professional or trade association
- Criminal record and/or convictions
- Immediate family information including date of birth
- Property details including size and location
- Bank account and credit card details (please note that credit card details are not kept on file and are destroyed after your payment has been made)

How will Fitzpatrick Insurance Group Pty Ltd use this information?

Fitzpatrick Insurance Group Pty Ltd will collect personal information from you for primary purposes. These are purposes relevant to providing and administering financial products and services on your behalf. This allows us to source insurance services and funding arrangements for you and provide the most accurate and appropriate advice.

We will generally provide this information to insurers and insurance underwriters whom are mostly located within Australia, however sometimes we will need disclose your personal information overseas. This is generally to product providers such as Lloyds of London. In such a case we commit to making reasonable enquiries to ensure that these organisations comply with their local privacy laws and they are comparable with Australian legislation.

When a claim is made under an insurance policy, in order to assist in the claim process Fitzpatrick Insurance Group Pty Ltd and our representatives (underwriters, assessors, loss adjusters, investigators, medical advisers and lawyers) collect information about the claim. Some of this may be personal information and it may be collected from yourself and/or from third parties.

We provide this information to the insurer and/or their agents and those appointed to assist you in making a claim. Some of this personal information may be used to internally help us improve our systems and resolve any problems.

Credit Providers will also require specific information in order to help them process any credit applications that Fitzpatrick Insurance Group Pty Ltd may facilitate on your behalf with regard to premium funding arrangements.

What if I choose to withhold information?

Fitzpatrick Insurance Group Pty Ltd are only able to apply for and arrange insurance products for you if we have been provided with the correct and relevant information. Insurance law requires you to provide us with all information required by the insurer/underwriter in order for them to determine whether to insure you and if so on what terms. If you choose not to provide the relevant or correct information, we may not be able to provide you with a product that will meet your requirements.

How do you store and protect my information?

Fitzpatrick Insurance Group Pty Ltd take all reasonable precautions to protect any and all information held about you. Any of your personal information held by us on our computer system is password protected. All hard copy files are securely stored and then destroyed by a secure document and data destruction service.

Will you disclose my information to anyone?

Information may be disclosed to:

- Insurers, underwriters, underwriting agencies, wholesale brokers, financial institutions and other Australian financial services licensees.
- Premium funders and credit providers for the purposes of obtaining quotes and arranging funding of your insurance premiums only.
- Claims investigators, assessors, lawyers, accountants, medical practitioners, hospitals or other professional advisors that will help in the process of investigating and assessing your claim
- A lawyer or recovery agent for the purpose of defending an action by a third part against you or for the purpose of recovering costs such as your excess.
- An immediate family member.
- Other companies in the event of a company merger or sale, re-organisation or similar event.

We may also be required by law to disclose your personal information, for example; to comply with a subpoena, warrant or other legal order/process.

In all cases of providing your personal information to a third party we do our best to ensure that the information continues to be protected in the same manner we do. We do not sell, trade or rent any of the personal information you provide.

Maintaining data quality

Fitzpatrick Insurance Group Pty Ltd take reasonable steps to ensure that all personal information is up to date and correct when we either collect or disclose it. When dealing with you we will from time to time confirm that the personal details we have on record are up to date and make any necessary changes that are required.

As the information that we have on record depends on information provided by you, Fitzpatrick Insurance Group Pty Ltd requires that in the event that you become aware that there are errors in the personal information we have or your personal information changes, you up date us at your earliest possible convenience.

How do I know what information you are holding about me and how I can update it?

Upon supplying enough information to identify yourself to us via written request, we will disclose to you the personal information we hold about you. Any information that we agree is inaccurate will be amended or deleted. Should you wish to access your personal information, write to the Privacy Officer Fitzpatrick Insurance Group Pty Ltd PO Box 130 , Mornington VIC 3931. We do not charge for a request to access your personal information; however we reserve the right to charge all reasonable costs incurred in meeting your requests.

Consent

By asking Fitzpatrick Insurance Group Pty Ltd to provide you with our financial services, you consent to the collection and use of your personal information as described above.

Complaints about privacy

Should you have a query or a complaint regarding a breach of privacy please our Complaints Officer who will handle the matter in accordance with our formal complaints handling procedures.

Your complaint can be lodged over the phone, via mail or email or you may wish to make an appointment with our Complaints Officer at a convenient time and location. We will do all that is reasonable in the circumstances to address your complaint.

The OAIC can investigate privacy complaints from individuals about our business if we are specifically caught by the Privacy Act. We also follow the Notifiable Data Breach obligations imposed by the Privacy Act.

Before a client can lodge a complaint with the OAIC, they will generally need to complain directly to ourselves and allow 30 days for it to respond. If they do not receive a response within 30 days, or they are dissatisfied with our response, they may then complain to the OAIC.

Complaints to the OAIC must be made in writing. Further information on the complaints process is available for clients wishing to complain regarding a Privacy Breach at www.oaic.gov.au

Website privacy issues - anonymous data

We use technology to collect anonymous information about the use of our website, for example when you browse our website our service provider may log your server address, the date and time of your visit, the pages and links accessed and the type of browser used.

It does not identify you personally and we only use this information for statistical purposes and to improve the content and functionality of our website, to better understand our clients and markets and to improve our services.

Website privacy issues - cookies

In order to collect this anonymous data we may use "cookies". Cookies are small pieces of information which are sent to your browser and stored on your computer's hard drive. Sometimes they identify users where the website requires information to be retained from one page to the next. This is purely to increase the functionality of the site.

Cookies by themselves cannot be used to discover the identity of the user. Cookies do not damage your computer and you can set your browser to notify you when you receive a cookie so that you can decide if you want to accept it. Once you leave the site, the cookie is destroyed and no personal or other information about you is stored.

Website privacy issues - forms

Our website allows visitors to submit information via self-service forms. The information submitted via the forms may not be encrypted. Should you be concerned about the confidentiality of any information provided by any self service forms, please do not hesitate to lodge this information with us via phone on 1300 738 686 or email info@fitzpatrickib.com.au.

We may also use your contact information that you supply on this website to send you requested product information and promotional material and to enable us to manage your ongoing requirements, eg. renewal, and our relationship with you, e.g. invoicing, client surveys etc.

We may also notify you via direct marketing about new services and special offers, events or articles we think will be of interest to you. We may send you regular updates by email or by post on insurance matters. If you would rather not receive this information or do not wish to receive it electronically, email us at info@fitzpatrickib.com.au or write to us at PO Box 130, Mornington VIC 3931

Disclaimer

Although we intend to observe this policy at all times, you should note that the Privacy Act does not apply to small businesses. It only applies to businesses with an annual turnover of \$3M or more per annum. Therefore should we be in a position where the Privacy Act does not legally apply to us we may decide it is necessary or desirable to act outside this Policy. We may do so, subject only to any legal obligations we have to you or under any law, including the Privacy Act.

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