

PANTAENIUS AUSTRALIA PTY LTD
PRIVACY POLICY
(Dated 01 March 2013)

We are committed to preserving your privacy and personal information. Our privacy policy provides you with information of how we collect, use, disclose and store your personal information and how you may access and correct personal information held by us.

1. About Us

Pantaenius Australia Pty Ltd (AFS Licence No.410502) is an insurance broking business and agency specialising in Sail & Motor Yacht Insurance.

Pantaenius acts as an agent for the insurer, Certain Underwriter's at Lloyd' to issue, renew and vary insurance policies and to handle claims as if it was the Insurer(s).). Lloyd's and its agents are bound by the obligations of the **Privacy Act** 1988. This sets out basic standards relating to the collection, use, disclosure and handling of personal information.

2. Personal Information

Personal information means any information which we can use to identify you such as your name, date of birth, gender, current and former addresses, contact numbers, email addresses, bank account details, driver's licence number and information about your use of our services.

3. Collecting your Personal Information

We only collect personal information for purposes which are directly related to our functions and activities including, but not limited to arranging and administering sail and motor yacht insurance cover, claims handling and investigations, product related enquiries and dispute resolution.

Where it is possible, we only collect personal information from you when:

- (a) you complete an application form for our products and services through us or through an organisation with whom we are affiliated;
- (b) you submit an online form;
- (c) you ask questions on the telephone;
- (d) we ask you in person; or
- (e) you contact us or our representatives to obtain a quote.

If you provide personal information to us about another person, we rely on you to make them aware:

- (a) that you will provide their personal information to us;
- (b) of the types of third parties we may provide it to;
- (c) of the relevant purposes we (and third parties) may use it for; and
- (d) of how they can access it.

We sometimes collect personal information from third parties when arranging and administering insurance cover such as our related companies, other insurers, credit reporting agencies and organisations whom we have a relationship with.

4. Using and Disclosing your Personal Information

We only use and disclose your personal information for the purposes for which it was given to us, that is to help us arrange and administer your insurance policy on behalf of the insurer. For example to process any claims you make under your insurance policy, to help us decide whether insurance cover should be offered and to

determine terms and conditions of the insurance cover offered.

We may sometimes disclose your personal information to third parties for example, other insurers, loss adjusters and assessors, legal advisors, investigators, credit reporting agencies, professional advisers (including accountants) and/or other agents of these third parties, in order to assess and process any claim you make, or to process payments to or from your bank accounts. We will take active steps to ensure that these organisations are bound by confidentiality and privacy obligations to protect your personal information.

Pantaenius may also be required by law, and upon request, to disclose your personal information to the law and credit enforcement bodies.

5. Direct Marketing

We may use your personal information to promote and market our services to you. This is to keep you informed about our services, any new products or services and special offers, even when you cease to hold an insurance policy with us.

If you do not wish to receive marketing information or be contacted by us or by any of the companies belonging to the Pantaenius group, please call +61 (0)2 9936 1670 or email us at info@pantaenius.com.au. We will take all reasonable steps to meet your request at the earliest possible opportunity.

6. Overseas disclosure

We may collect or disclose personal information about you to persons and companies overseas where a business function of Pantaenius has been outsourced or if we need to complete an electronic transaction or any other transaction on your behalf. For example, personal information may be provided to Marine Claims Service (MCS) which is an international independent third party claims administrator and agent which specialises in locating and securing stolen sail and motor yachts.

7. Data Security

We take steps to protect your personal information we hold against loss, unauthorised access, use, modification or disclosure and against other misuse. These steps include password protection for electronic files, securing paper files in locked cabinets and physical access restrictions. When we no longer require your personal information, it will be destroyed in a secure manner.

Subject to legal requirements, we store your personal information in a number of ways such as:

- (a) in computer systems or databases;
- (b) in hard copy or paper files; and
- (c) in telephone recordings.

8. Access and Correction

You have the right to seek access to your personal information held by us and to correct it at any time by writing to us. Pantaenius may charge you a fee to cover any administrative costs in searching and providing access to your personal information.

You can always ask Pantaenius to delete your personal information from our records when it is no longer required

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for the administration of your policy and claim. If Pantaenius is required to retain your information for a period of time in the event of potential or on-going claims or liabilities, you will be advised at the time you make your written request for the information to be deleted.

9. What is Sensitive Information?

We do not collect 'Sensitive Information' unless it is necessary for the purposes of determining risk or for providing you with a specific product or service.

We will obtain your consent prior to collecting, using or disclosing sensitive information about you, except if we are required by law or permitted under the National Privacy Principles to disclose it.

Sensitive information is information about your health, your racial or ethnic origin, political persuasion, memberships in trade or professional associations or trade unions, sexual preference or criminal record.

10. Updating your Personal Information

Pantaenius aims to ensure that your personal and sensitive information we collect is accurate, up to date and complete. Please inform us of any changes to your personal information or correct any inaccuracy, by contacting or writing to us at our offices set out in below in the "How to Contact Us" section. We rely on you to assist us in ensuring that the information we hold about you is accurate, complete and up to date.

11. How to Contact Us

You can obtain further information about this Privacy Policy, or provide your comments, by contacting us:

- (a) Telephone: +61 (0)2 9936 1670
- (b) Email: info@pantaenius.com.au

This Privacy Policy was last reviewed March 2013.