



Business Insurance for Women

Privacy Statement

Important Privacy Notice and Consent.

This statement tells you how Business Insurance For Women Pty Ltd (BIFW) collects, uses and discloses personal information.

“Personal Information” is information about and which identifies individuals, including, for example, an individual who is an insured and an individual who may simply be referred to in the application for cover or claim form (i.e. director, claimant, witness etc). It is important you read, understand and agree to the following, which applies from 1st January 2010.

What We Do

We collect personal information to be able to provide you with our various services. These include: insurance broking, claims management, risk management consulting, other forms of insurance services (including underwriting and reinsurance), employee benefits, superannuation and investment advisory services. Other purposes include, helping to develop and identify products and services that may interest clients, conducting market or customer satisfaction research, developing, establishing and administering alliances and other arrangements with other organisations in relation to the promotion, administration and use of our respective products and services. For more information on our services please contact us. If we don't get the personal information we need, we or any third parties we disclose the information to may not be able to provide appropriate services.

We disclose personal information to third parties where we believe it is necessary to assist us in providing our services. For example, in arranging and managing your insurance needs we will usually provide information to insurers, reinsurers, other insurance intermediaries, insurance reference bureaux, our advisers such as loss adjusters, lawyers and accountants, and others involved in the claims handling process. We also provide it to purchasers of our business and related companies.

We limit the use and disclosure of any personal information provided by us to such third parties to the specific purpose for which we supplied it (except with the individual's consent).

We take reasonable steps to ensure that whenever we collect, use or disclose personal information, it is accurate, complete, and up- to-date.

What We Expect of You

When you provide us with personal information about other individuals, we rely on you to have made them aware that you will or may provide their information to us, the purposes we use it for, the types of third parties

we disclose it to and how they can access it (as described in this document). If it is sensitive information we rely on you to have obtained their consent to the above. If you have not done either of these things, you must tell us before you provide the relevant information. If we give you personal information, you and your representatives must only use it for the purposes we agreed to.

Contacting Us and Opting Out

If we send you any information about services or products, or you do not want us to disclose your personal information to any other organisation (including related bodies corporate) you can opt out. If you would like to opt out, obtain a copy of our Privacy Policy or seek access to your personal information contact our Privacy Officer on 02 9979 3033 or email enquiries@bifw.com.au.

If you do not notify us otherwise, before next dealing with us, you confirm agreement to the above on your own behalf and /or on behalf of those you represent.

Any Questions?

If you have any further questions about the financial services we provide, please contact us by telephone 02 9979 3033. Please retain this document for your reference.

The Financial Services covered by this Financial Services Guide (FSG) is provided by:

Business Insurance for Women & General Insurance Brokers of Australia Pty Ltd

ACN: 135 132 455

Ground Floor, 20 Bungan Street,
Mona Vale NSW 2103

109 Pitt Street, Sydney NSW 2000

PO Box R1856
ROYAL EXCHANGE NSW 1225

Tel: (02) 9979 3033
Email: support@bifw.com.au
AFSL No: 342546

www.bifw.com.au

AND various Authorised Representatives as disclosed from time to time and identified within all correspondence.

General Insurance Brokers of Australia Pty Ltd (GIBA) holds a current Australian Financial Services Licence No: 342546 and is responsible for any financial services that we provide to you. GIBA is also responsible for the content and distribution of this FSG

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