

# Privacy Policy

In this Privacy Policy, 'us' 'we' or 'our' means Riskcom Pty Ltd (ACN 612 554 926) and our related bodies corporate. We are committed to respecting your privacy. Our Privacy Policy sets out how we collect, use, store and disclose your personal information. We are bound by the Australian Privacy Principles contained in the *Privacy Act 1988* (Cth) (Privacy Act).

By providing personal information to us, you consent to our collection, use and disclosure of your personal information in accordance with this Privacy Policy and any other arrangements that apply between us. We may change our Privacy Policy from time to time by publishing changes to it on our website. We encourage you to check our website periodically to ensure that you are aware of our current Privacy Policy.

Personal information includes information or an opinion about an individual that is reasonably identifiable. For example, this may include your name, age, gender, postcode and contact details.

## What personal information do we collect?

When used in this Privacy Policy, the term “personal information” has the meaning given to it in the Privacy Act. Generally speaking, personal information is any information that can be used to personally identify you. This may include your name, address, telephone number, email address and profession or occupation. If the information that we collect personally identifies you, or you are reasonably identifiable from it, then we will treat that information as personal information.

When you visit our website or request a service from us, we may collect personal information such as your name, employing entity and title or position, contact details such as telephone number and postal or email address, and any other information relating to you which you may provide.

In some cases, we may collect sensitive information about you (including health information) if it is relevant to the services that we provide to you.

## How do we collect personal information?

We may collect these types of personal information either directly from you, or from third parties. We may collect this information when you:

- register on our website;
- communicate with us through correspondence, chats, email, or when you share information with us from other services or websites; or
- interact with our sites, services and content.

In addition, when you apply for a job or position with us we may collect certain information from you (including your name, contact details, working history and relevant records checks) from any recruitment consultant, your previous employers and others who may be able to provide information to us to assist in our decision on whether or not to make you an offer of employment or engage you under a contract. This Privacy Policy does not apply to acts and practices in relation to employee records of our current and former employees, which are exempt from the Privacy Act.

## Why do we collect, use and disclose personal information?

We may collect, hold, use and disclose your personal information for the following purposes:

- to enable you to access and use our services;
- to send you service, support and administrative messages, reminders, technical notices, updates, security alerts, and information requested by you;
- to send you marketing and promotional messages and other information that may be of interest to you;

- to update our records and keep your contact details up to date;
- to process and respond to any complaint made by you;
- to comply with any law, rule, regulation, lawful and binding determination, decision or direction of a regulator, or other governmental authority; and
- to consider your employment application.

We may also disclose your personal information to a trusted third party who also holds other information about you. This third party may combine that information in order to enable it and us to develop anonymised consumer insights so that we can better understand your preferences and interests, personalise your experience and enhance the products and services that you receive.

### **Business development and marketing**

Occasionally we may use personal information to send you details of new services, legal updates, and invitations to seminars and events. However, we will only do this where you consent to being contacted in this way. These communications may be sent in various forms (including by post and by email) in accordance with applicable marketing laws, such as the *Spam Act 2003* (Cth). If you indicate a preference for a method of communication, we will endeavour to use that method whenever practical to do so.

If you prefer not to receive promotional material from us, please email us at [privacy@riskcom.com.au](mailto:privacy@riskcom.com.au) and put “unsubscribe” in the subject line together with the name of the publication you wish to unsubscribe from. Our email marketing communications will also include an “unsubscribe” link.

### **Who do we disclose your information to?**

We may disclose your personal information to:

- our employees, related entities, contractors or third party service providers in connection with the services that we are providing to you, including to our IT service providers;
- any third parties that we engage on your behalf or which you engage directly in connection with the services we are providing to you, including insurers, insurance brokers, third party experts and other consultants or advisors;
- our insurers and our professional advisors, including our accountants, business advisors and consultants; and
- any other organisation or individual for any authorised purpose with your express consent.

### **Disclosure of personal information outside Australia**

We may disclose personal information outside of Australia to our outsourced IT support providers as necessary from time to time. At the time of publishing this Privacy Policy one such support provider is located in New Zealand.

We will, however, take reasonable steps to ensure that any overseas recipient will deal with such personal information in a way that is consistent with the Australian Privacy Principles.

### **Using our website and cookies**

When you visit our website we may send a ‘cookie’ to your computer. This is a small data file stored by your computer to help improve functionality or tailor information to provide visitors to our website with more relevant pages. We may also analyse website traffic to identify what visitors find most interesting so we can tailor our website accordingly.

As our website is linked to the internet, and the internet is inherently insecure, we cannot provide any assurance regarding the security of transmission of information you communicate to us online. We also cannot guarantee that the information you supply will not be intercepted while being transmitted over the

internet. Accordingly, any personal information or other information which you transmit to us online is transmitted at your own risk.

Our website may contain links to other websites operated by third parties. We make no representations or warranties in relation to the privacy practices of any third party website and we are not responsible for the privacy policies or the content of any third party website. Third party website providers are responsible for informing you about their own privacy practices.

## **Security**

We take reasonable steps to ensure your personal information is protected from misuse and loss and from unauthorised access, modification or disclosure.

We may hold your information in either electronic or hard copy form. Personal information is destroyed or de-identified when no longer needed or when we are no longer required by law to retain it (whichever is the later).

## **Accessing or correcting your personal information**

You may request access to any personal information that we hold about you at any time by contacting us (see the details below). Where we hold information that you are entitled to access, we will try to provide you with suitable means of accessing it (for example, by posting or emailing it to you). We may charge you a reasonable fee to cover our administrative and other reasonable costs in providing the information to you. We will not charge you for simply making the request and will not charge for making any corrections to your personal information.

There may be instances where we cannot grant you access to the personal information we hold. For example, we may need to refuse access if granting access would interfere with the privacy of others or if it would result in a breach of confidentiality or legal professional privilege. If that happens, we will give you written reasons for our refusal.

If you believe that any personal information that we hold about you is incorrect, incomplete or inaccurate, then you may request that we correct it. We will consider if the information requires correction. If we do not agree that there are grounds for correction, then you may request that we add a note to the personal information stating that you disagree with it.

## **Making a complaint**

If you think we have breached the Privacy Act, or you wish to make a complaint about the way we have handled your personal information, you can contact us using the information below. Please include your name, email address and/or telephone number and clearly describe your complaint. We will acknowledge your complaint and respond to you regarding your complaint within a reasonable period of time. If you think that we have failed to resolve the complaint satisfactorily, we will provide you with information about the further steps you can take.

## **Contact information**

If you have any questions about this privacy policy, any concerns or a complaint regarding the treatment of your personal information or a possible breach of your privacy, please contact our Privacy Officer using the details set out below.

Our Privacy Officer can be contacted via:

Post: Privacy Officer  
Riskcom Pty Ltd  
Suite 7, 79/83 High Street Kew, Victoria, 3101  
Tel: (03) 9415 1987  
Email: [privacy@riskcom.com.au](mailto:privacy@riskcom.com.au)

**Effective:** October 2021

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### ***Privacy Collection Notice***

Riskcom Pty Ltd (ACN 612 554 926) ('we', 'us' or 'our') collect personal information about you in order to provide our services and products. We are bound by the *Privacy Act 1988* (Cth) and its associated Australian Privacy Principles when we collect and handle your personal information.

The information you provide will be collected by or on behalf of us and may be disclosed to third parties that help us deliver our services (including information technology suppliers, communication suppliers and our business partners) or as required by law. If you do not provide this information, we may not be able to provide all our services and/or products to you. When we collect information from you as part of providing a service to a third party (for example, your insurance broker &/or insurer) we may also pass it to those third parties involved in this process.

At all times we try to only collect the information we need for the service we are providing. The main way we collect personal information about you is when you give it to us.

When you give us personal or sensitive information about other individuals, we rely on you to have made or make them aware that you will or may provide their information to us, the purposes we use it for, the types of third parties that we disclose it to and how they can access it. If it is sensitive information, we rely on you to have obtained their consent on these matters.

You can seek access to and if necessary, correct your personal information by contacting our Privacy Officer. Our Privacy Policy is available at: <https://riskcom.com.au> and explains: (i) how we store and use, and how you may access and correct your personal information; (ii) how you can lodge a complaint regarding the handling of your personal information; and (iii) how we will handle any complaint. If you would like any further information about the our Privacy Policy or practices, please contact us at [privacy@riskcom.com.au](mailto:privacy@riskcom.com.au)

By providing your personal information to us, you consent to the collection, use, storage and disclosure of that information as described in the Privacy Policy and this collection notice.