



PRIVACY POLICY

Helm Insurance Services (Helm Insurance) is a Corporate Authorised Representative of Insurance Aid General Brokers. Helm Insurance is committed to protecting your privacy in accordance with the Commonwealth Privacy Act 1988 (Privacy Act) and the Australian Privacy Principles (APP).

Helm Insurance's Privacy Policy describes its current policies and practices relating to the collection, use and disclosure of personal information.

What information do we collect and how do we use it?

When we arrange insurance on your behalf, we ask you for various information. We need that information so we can advise you about your insurance needs and managing your risks.

We also provide that and other information, to insurers and/or intermediaries so they can decide whether to insure you, under what terms, and to quote on your insurances and premium funding. Insurers may in turn pass this information on to their reinsurers, some of which may be located outside Australia. Where possible, we will inform you of where the insurer is located. When you make a claim under your policy, we need to collect all relevant information. Sometimes we also need to collect information about you, from others. We provide this information to your insurer. This information also can be provided to anyone whom your insurer has appointed to assist it consider your claim, such as a loss adjuster.

From time to time, we will use your contact details to send you direct marketing communications including offers, updates and newsletters relevant to the services we provide. We also give you the option of not receiving them. You can unsubscribe by notifying us in writing.

What if you don't provide some information to us?

We can only assist you with your insurance needs if we have all relevant information.

You also have a legal duty to disclose all information relevant to the insurer deciding whether to insure you and under what terms.

How do we hold and protect your information?

We strive to maintain the reliability and accuracy of personal information we hold and to protect its privacy and security. We keep personal information for as long as reasonably necessary for the purpose it was collected and to comply with prevailing legal and ethical requirements.



The information we collect from you may also be stored in digital form. We seek to protect your information from unauthorised access through the use of computer firewalls, user names, passwords, locks and other security strategies created for our computer systems and electronic data stores.

Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your personal information to others.

We may need to provide your information to contractors who supply services to us, for example, those who handle mailings on our behalf and external data storage providers; or to other companies in the event of a corporate sale, merger, re-organisation, or dissolution. We may provide your information to others if we are required to do so by law, or within the provisions of the Privacy Act.

How can you check, update or change the information we are holding?

Once you can confirm your identity to us, we will provide you with the personal information we hold about you. We also will correct or delete any personal information that we agree is inaccurate or irrelevant. If you wish to access or correct your personal information, please email Helm Insurance Services to: admin@helminsuranceservices.com.au with '**Privacy - Personal Information**' in the subject line.

There generally is no fee accessing or amending personal information. However, where the request is not a straightforward matter, but instead requires time and detailed investigation, then a fee will need to be confirmed before responding to the request. In some limited cases, we may need to refuse access to your information or refuse a request for correction. If this occurs, we will advise you as soon as possible after your request and also the reasons for the refusal.

What happens if you want to complain?

If you have queries about whether we have complied with the Privacy Act or this Privacy Policy when collecting or handling your personal information, please write to: admin@helminsuranceservices.com.au with '**Privacy - Query & Complaints**' in the subject line.

Your query will be referred to 'Insurance Aid General Brokers' of: Unit 9, 35 Paringa Road, Murarrie Queensland 4172, for consideration through its complaints resolution process. We will endeavour to advise you of the decision within 45 days of you having raised it.

Your consent

By asking us to assist with your insurance needs, you consent to the collection and use of the information you have provided to us for the purposes described above.



Website information and content

The information provided on our website and those of our associated parties, does not cover all aspects of the law. Professional advice should always be sought before any action is taken based upon information published on these web sites.

To the extent permitted by law, we make no representations about the suitability of the content of this site for any purpose. All content is provided without any warranty of any kind. We will not be liable for any damages or injury caused by, including but not limited to, any failure of performance, error, omission, interruption, defect, delay in operation of transmission, computer virus, or line failure.

To the extent permitted by law we will not be liable for any damages or injury, including but not limited to, special or consequential damages that result from the use of, or the inability to use, the materials in this site. We believe the content of this site to be accurate.

It is your responsibility to verify any information before relying on it. We reserve the right to modify the content of this site from time to time.

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 logs 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.

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. Sometimes they identify users where the website requires information to be retained from one page to the next. You can set your browser to notify you when you receive a cookie so that you can decide if you want to accept it.

Forms - Our website may allow you to submit information via forms. The information submitted via the forms might not be encrypted.

Tell us what you think

We welcome your questions and comments about privacy. If you have any concerns or complaints, please email Helm Insurance Services via:

admin@helminsuranceservices.com.au with '**Privacy - Personal Information**' in the subject line.