

MILLENNIUM UNDERWRITING AGENCIES PTY. LTD. PRIVACY POLICY

Millennium Underwriting Agencies Pty. Ltd. recognise the importance of your privacy. We are committed to protecting personal information about you which we hold. This privacy policy describes how we manage your personal information and safeguard your privacy.

Our Privacy Policy

We are covered by the Federal Privacy Act and its National Privacy Principles (NPPs), which set out standards for the collection, use, disclosure and handling of personal information.

Personal information is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information or opinion.

Our Privacy Policy applies to any personal information we collect, use or disclose after 21 December 2001. It does not apply to our employee records.

How and why we collect personal information

We collect personal information either directly from the relevant individuals or indirectly from third parties.

For example, an insured may not only provide us with information on themselves for the purpose of obtaining our services but also on other insureds that they represent. We may also obtain personal information from past insurers, witnesses to claims, past Body Corporate Managers and publicly available sources etc.

We also collect some information from you when you use our website, www.millenniumins.com.au - "the website". Your use of the facilities and services available through the website will determine the amount and type of information which we collect about you. Some of this information will not be personal information because it will not reveal your identity. The only personal information which we collect about you when you use the website is what you tell us about yourself, for example, by completing online forms or by sending us an email. We will record your address if you send us an email.

As most websites do, we track usage patterns on the website on an anonymous aggregate basis. Your identity cannot reasonably be ascertained from this information. Each time you visit the website a web server makes a record of your visit. Specifically it records your:

- Internet Protocol (IP Address);
- Date and time of your visit;
- Pages accessed and the documents downloaded
- Search items entered.

We collect personal information to be able to provide 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.

We also use it to help to develop and identify products and services that may interest clients, conduct market or customer satisfaction research, develop, establish and administer 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.

How we use and disclose personal information

We do not use or disclose personal information for any purpose that is unrelated to our services and that you would not reasonably expect (except with your consent).

We have a duty to maintain the confidentiality of our clients' affairs, including personal information. Our duty of confidentiality applies except where disclosure of your personal information is with your consent or compelled by law.

We usually disclose personal information to third parties who assist us or are involved in the provision of our services.

For example, in arranging and managing your insurance needs we may provide information to insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, our advisers such as loss adjuster and lawyers, and others involved in the claims handling process. We also provide it to purchasers of our business and related companies.

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

If the required personal information is not provided, any involved third parties or we may not be able to provide appropriate services.

What we expect of you and third parties we deal with

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.

Where relevant, you must meet the requirements of the National Privacy Principles set out in the Privacy Act 1988, when collecting, using, disclosing and handling personal information on our behalf.

You must also ensure that your agents, employees and contractors meet the above requirements.

Security of your personal information

We endeavour to protect any personal information that we hold from misuse and loss, and to protect it from unauthorised access, modification and disclosure.

We maintain physical security over our paper and electronic data stores and premises, such as locks and security systems. We also maintain computer and network security; for example, we use firewalls (security measures for the Internet) and other security systems such as user identifiers and passwords to control access to computer systems.

Transfer of information overseas

We may transfer your personal information overseas where it is necessary to provide our service. For example, we sometimes use the Internet to collect and process information. In addition, some insurers or reinsurers are based overseas and we need to provide your personal information to them to arrange your cover. In most cases, we only do this with your consent.

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 by calling our Privacy Officer on 8291 2300. Alternatively, you may advise in writing, addressed to the Privacy Officer C/- Millennium General Insurance PO Box 309, Kent Town SA 5071

How to contact us

If you wish to gain access to your personal information, or you want us to correct or update it, or you have a complaint about a breach of your privacy, or any other query relating to our Privacy Policy, contact our Privacy Officer during business hours on:

Privacy Officer: Pat warren

Telephone: 8291 2300

Mail: PO Box 309, Kent Town SA 5071

Fax: 83330318

Email : pat.warren@mga.com

An appropriate form will be forwarded to you for completion. We may charge you a fee for accessing your personal information from our manual records. On receipt of the completed form we will respond to your query or complaint as soon as possible and will try to resolve any complaint within fourteen (14) working days. If this is not possible, we will contact you within that time to let you know how long we estimate that it will take to resolve your complaint. Any unresolved complaints should be referred to the Privacy Commissioner.