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IMPORTANT PRIVACY NOTICE AND CONSENT

This statement tells you how Westcourt Insurance Brokers 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 21 December 2001.*

WHAT WE DO

We collect personal information from you 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 who we believe are 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 bureaus, 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 9221 8811.

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.