

Financial Services Guide

The **Financial Services Guide ('FSG')** provides information on key matters governing the relationship between you and Kalin Insurance Services Pty Ltd (Kalin) prior to you receiving financial services and advice from us.

This FSG explains the services we can offer to you and the types of products we offer as authorised by our Australian Financial Services Licensee, Quantum Insurance Holdings Pty Ltd. It also explains how we (and other related persons) are remunerated for these services and includes details of our internal and external complaints handling procedures and how you can access them. Key information is set out in answer to the questions below. Should you require additional information or clarification, please ask us. (refer page 5 for contact details)

Further information when personal advice is given

We will provide you with further information whenever we provide you with advice which takes into account your objectives, financial situation and needs. This information may include the advice that we have given you, the basis of the advice and other information on our remuneration and any relevant associations or interests. This information may be contained in a statement of advice (SOA).

When you ask us to recommend an insurance policy for you, we will usually only consider the policies offered by the insurers or insurance providers that we deal with regularly. In giving you advice about the costs and terms of recommended policies we have not compared those policies to other policies available, other than from those insurers we deal with regularly.

Product Disclosure Statement

If we offer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, a product disclosure statement (PDS), unless you already have an up-to-date PDS. The PDS will contain information about the particular policy which will enable you to make an informed decision about purchasing that policy.

Who is my Adviser?

Your adviser is:

Kalin Insurance Services Pty Ltd (Kalin) ABN 65 630 810 669

Kalin is a Corporate Authorised Representative no: 1274720 of

Quantum Insurance Holdings Pty Ltd, Australian Financial Services Licence no: 451134.

From when does this FSG apply?

This FSG applies from 1 October 2021 and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.

Who is responsible for the financial services provided?

Quantum Insurance Holdings Pty Ltd holds a current Australian Financial Services Licence (AFSL no: 451134) and is responsible for the advice provided by its Representatives. Quantum Insurance Holdings Pty Ltd authorises the distribution of this FSG.

How can I instruct you?

You can contact us to give us instructions by post, phone, or email on the contact numbers or details mentioned on page 6 of this FSG.

What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?

Kalin is authorised by the Licensee, to deal in general insurance products to wholesale and / or retail clients and to provide you with advice as to the suitability of general insurance policies to meet your particular needs.

Dealing services: This is the service of arranging insurance policies on your behalf. In doing so we may provide factual information about insurance policies such as:

- the nature of insurance policies
- the coverage of an insurance policy
- options available under an insurance policy and
- the premium payable and payment options

Will you give me advice that is suitable to my needs and financial circumstances?

Yes, we can provide you with advice as to the suitability of general insurance policies to meet your particular needs.

We also provide general advice, meaning that when we provide general advice, we have not considered your objectives, financial situation or needs. General advice is not personal advice. And we will only ask for and take into account relevant information when assessing your application for insurance cover. In some cases, we will not ask for any of this information. We will tell you when we are providing general advice and not personal advice.

Who do we act for?

As an insurance broker we act for you.

How do we treat the information that you provide to us?

We maintain a record of your personal profile. That record contains information about insurance policies that we have arranged for you. The record may also contain details of your objectives, financial situation and needs collected for the purpose of giving you advice. We will maintain records of any recommendations made to you. We will retain this FSG and any other FSG given to you as well as any PDS that we give or pass on to you for the period required by law.

We are committed to implementing and promoting a Privacy policy, which will ensure the privacy and security of your personal information. A copy of our Privacy policy is available on request.

If you wish to look at your file, please ask us. (refer page 5 for contact details). We will make arrangements for you to do so.

How will I pay for the services provided?

For each insurance product the insurer will charge a premium that includes any relevant taxes, charges and levies. We often receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to us by the insurers. The rate for retail products generally ranges between 0 and 30%. The brokerage we earn contributes to the cost of performing the distribution functions of the Insurer such as data entry, marketing, annual renewal marketing and underwriting. It is not a reflection of our profit.

In some cases, we may also charge you a fee including GST such as:

- i. a broker fee in addition to brokerage (if any) allowed by the Insurer when you enter into an insurance policy
- ii. a flat fee for arranging an insurance policy or a fee based upon the time we spend advising you
- iii. an annual management fee

These will all be shown on the invoice that we send you. You can choose to pay by any of the payment methods set out in the invoice. You are required to pay us within the time set out on the invoice. Should you require any information regarding the nature and amount of any fee involved please contact us.

How are any commissions, fees or other benefits calculated for providing the financial services?

Our commission will be calculated based on the following formula:

$$X = Y\% \times P$$

In this formula:

X = our commission

Y% = the percentage commission paid to us by the insurer. Our commission varies between 0 and 30%.

P = the amount you pay for any insurance policy (excluding relevant taxes, charges and levies).

Any fees that we charge you will be based upon a flat fee no greater than 20% of the total premium.

Where a third party has referred you to us, we may share part of our remuneration with them or pay them an agreed referral fee.

Our staff receive an annual salary that may include bonuses based on performance criteria and achievement of company goals.

If we give you personal advice, we will inform you of any fees, commission or other payments we or anyone referring you to us (or us to any insurer) will receive in relation to the policies that are the subject of the advice.

Do we earn any other commissions or fees?

If we arrange premium funding for you, we may be paid a commission by the premium funder. The commission that we are paid by the premium funder is usually calculated as a percentage of your insurance premium (including government fees or charges). If you instruct us to arrange a product, this is when we become entitled to the commission.

Our commission rates for premium funding are in the range of 0% to 2% of funded premium. When we arrange premium funding for you, you can ask us what commission rates we are paid for that funding arrangement compared to the other arrangements that were available to you. The amount of our commission and any fee that we charge will be set out in the premium funding contract.

If there is a refund of premium as a result of the cancellation or adjustment of a policy, this will be provided net of any remuneration that we have received in relation to the placement of the insurances on your behalf.

When you pay us your premium it will be banked into our trust account. We retain the commission from the premium you pay us and remit the balance to the insurer in accordance with our arrangements with the insurer. We will earn interest on the premium while it is in our trust account or we may invest the premium and earn a return. We will retain any interest or return on investment earned on the premium.

Kalin has a Referral Agreement with Steadfast Life whereby Kalin refers people who may be interested in life insurance products and services to Steadfast Life. During the term of this Agreement, Steadfast Life will pay Kalin 25% of all upfront and trail commission received by Steadfast Life for life insurance products arranged for persons referred to Steadfast Life by Kalin and any variation, extension, renewal or replacement of those products.

If you need further explanation, please ask us.

What Other Benefits Are Received?

Kalin's employees may from time to time receive non-cash benefits with a cash value less than \$300. Details of benefits between \$100 and \$300 will be maintained on a register. These benefits will normally be one off and will not be received from an insurer on a regular basis.

Some of Kalin's employees are shareholders of Kalin Insurance Services Pty Ltd and will receive a share of any profit distributed to shareholders by Kalin.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or Kalin.

Do any relationships exist which might influence the service or advice I receive?

Quantum Insurance Holdings Pty Ltd is a Steadfast Group Limited Network Broker. Steadfast has exclusive arrangements with some insurers and premium funders (partners) under which Steadfast will receive between 0.5 – 1.5% commission for each product arranged by us with those Partners. Steadfast is also a shareholder of some Partners. We may receive a proportion of that commission from Steadfast at the end of each financial year (or other agreed period).

As a Steadfast Network Broker Quantum Insurance Holdings Pty Ltd has access to member services including model operating and compliance tools, procedures, manuals and training, legal, technical, banking and recruitment advice and assistance, group insurance arrangements, product comparison and placement support, claims support and group purchasing arrangements. These member services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Steadfast Network Brokers for a fee.

You can obtain a copy of Steadfast's FSG at www.steadfast.com.au

The shareholding of Kalin Insurance Services Pty Ltd include shares held by certain entities, controlled by the individual Directors of Quantum Insurance Holdings Pty Ltd. These entities will receive a share of any profit distributed to shareholders by Kalin.

Quantum Underwriting Agencies Pty Ltd (QUA) is a Corporate Authorised Representative (CAR no: 328372) of Quantum Insurance Holdings Pty Ltd. QUA is authorised to quote, bind and issue Certificates of Insurance under a Binding Authority Agreement (Binder) granted by Certain Underwriters at Lloyd's. QUA specialises in specie related business in Australia, Asia and New Zealand. QUA is an insurance provider that we deal with regularly.

Cooling off period

A cooling off period may apply to an insurance policy issued to you as a Retail Client. During the period you may return the policy. Details of your cooling off rights will be included in the relevant Product Disclosure Document.

Duty to take reasonable care not to make a misrepresentation

From the 5th of October 2021 onwards, if the policy we arrange for you is a Consumer Insurance Contract then before you enter into a consumer insurance contract, you have a duty to take reasonable care not to make a misrepresentation. You have this duty until the Insurer agrees to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

A contract of insurance is a '**consumer insurance contract**' if the insurance is obtained wholly or predominantly for personal, domestic or household purposes of the insured.

If it is determined that a misrepresentation has been made, the Insurer may cancel your contract or the Insurer may reduce the amount they pay you if you make a claim, or both

Non – Consumer Insurance Contracts

You must notify your insurer of any significant changes which occur during the period of insurance. If you do not, your insurances may be inadequate to fully cover you, or you may void your insurance cover by breaching your duty of disclosure.

Electronic Delivery of Disclosure Notices.

Please note that where possible we prefer to provide all correspondence and disclosure notices (including Financial Services Guides and Product Disclosure Statements) to you electronically, via email or links to websites etc. If you have provided your email address to us we will typically use that email address for all correspondence and disclosure notices. Should you not wish to be sent disclosure documents electronically please advise us and we will update our records accordingly.

What should I do if I have a complaint?

We take any and all complaints seriously and have established internal dispute resolution procedures to ensure all complaints are handled fairly, honestly and in a timely manner.

If you have any complaints about the service provided to you, you should take the following steps.

1. Contact us and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 24 hours, please contact
The Complaints Officer
Quantum Insurance Holdings Pty Ltd
PO Box 7163, Eaton, WA 6232
Phone: (08) 9724 1555
Email: complaints@qua.net.au

We will acknowledge receipt of your complaint and do our utmost to resolve the complaint to your satisfaction within 10 business days.

If we cannot respond within 10 business days because we do not have all necessary information, or we have not completed our investigation:

- a) We will let you know as soon as reasonably practicable within the 10-business-day timeframe and agree a reasonable alternative timetable with you. If we cannot reach an agreement with you on an alternative timetable, we will advise you of your right to take your Complaint to the Australian Financial

Complaints Authority (AFCA); and

- b) We will keep you informed about the progress of our response at least every ten business days, unless you agree otherwise.

External Dispute Resolution

If your Complaint is not resolved in a manner satisfactory to you or we do not resolve your complaint within 30 calendar days of receiving your complaint, you may refer the matter to AFCA.

AFCA can be contacted by post GPO Box 3, Melbourne VIC 3001, phone 1800 931 678 or email info@afca.org.au. More information can be found on their website www.afca.org.au.

What arrangements do you have in place to compensate clients for losses?

Quantum Insurance Holdings Pty Ltd confirms that it holds Professional Indemnity Insurance in accordance with s.912B of the *Corporations Act 2001* (as amended). The Professional Indemnity (PI) Insurance extends to indemnify Quantum Insurance Holdings, Kalin and its employees (past, present and former employees), subject to its terms and conditions, up to the Limit of Indemnity in respect of the authorisations and obligations under its Australian Financial Services Licence.

This PI policy will cover Quantum Insurance Holdings Pty Ltd for claims relating to the conduct of Representatives who no longer work for us.

Conflicts of Interest

For Retail Clients receiving personal advice, details of relationships that impact the advice will be included in any SOA or invoice documentation we send you. All material conflicts that impact our advice, that are not mentioned in this FSG, will be advised to you on the invoices related to that advice.

Any questions?

If you have any further questions about this financial services guide, please contact us on phone number 02 8350 9999. Retain this document for your reference and any future dealings with Kalin Insurance Services Pty Ltd. FSG Version 4.0 1 October 2021

Contact Details:

Quantum Insurance Holdings Pty Ltd

Suite 2, Eaton House, 10 Cassowary Bend, Eaton, WA 6232

PO Box 7163, Eaton, WA 6232

W: www.qua.net.au

T: + 61 (0)8 9724 1555

E: reception@qua.net.au

Kalin Insurance Services Pty Ltd

Suite 123/20 Dale Street Brookvale NSW 2100

T: + 61 (0)2 8350 9999

E: enquiry@kalins.com.au

Notices required by the Insurance Contracts Act 1984

The Insurance Contracts Act 1984 has been proclaimed as from 1 January 1986. The Act changes aspects of Insurance Law in Australia, much of which is directed towards the protection of the consumer. The Act requires certain notices to be provided to the Insured, and these, as applicable are now given to you. If you have any inquiry on these matters, please contact us.

IF Your Policy is a Consumer Insurance Contract

Under the Financial Sector Reform (Hayne Royal Commission Response) Act 2020, Your policy is categorised as a Consumer Insurance Contract (CIC).

A contract of insurance is a '**consumer insurance contract**' if the insurance is obtained wholly or predominantly for personal, domestic or household purposes of the insured.

Before you enter into a consumer insurance contract, you have a duty to take reasonable care not to make a misrepresentation. You have this duty until the Insurer agrees to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

Whether or not you have taken reasonable care not to make a misrepresentation will be determined with regard to all the relevant circumstances with the following matters likely to be taken into account:

- The type of consumer insurance contract and its target market;
- Explanatory material or publicity produced or authorised by Us;
- How clear, and how specific were any questions asked by Us;
- How clearly the importance of answering those questions and the possible consequences of failing to do so were communicated to you;
- Whether or not an agent was acting for you;
- Whether the contract was a new contract or was being renewed, extended, varied or reinstated.

If it is determined that a misrepresentation has been made, the Insurer may cancel your contract or the Insurer may reduce the amount they pay you if you make a claim, or both.

Please note that a misrepresentation made fraudulently is made in breach of this duty, and the Insurer may refuse to pay a claim and treat the contract as if it never existed.

Non – Consumer Insurance Contracts

Before you enter into a contract of general insurance with an Insurer, you have a duty under the Insurance Contracts Act 1984, to disclose to the Insurer every matter you know, or could reasonably be expected to know is relevant to the Insurer's decision whether to accept the risk of the Insurance and, if so, on what terms.

You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a contract of general Insurance.

Your duty however does not require the disclosure of matter:

- that diminishes the risk to be undertaken by the Insurer;
- that is of common knowledge;
- that your Insurer knows, or in ordinary course of his business, ought to know;
- as to which compliance with your duty is waived by the Insurer;

2. Non-Disclosure

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce his liability under the contract in respect to a claim or may cancel the contract.

If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the contract from its beginning.

3. Average / Co-Insurance

Most policies covering property contain an Average or Co-Insurance provision whereby the liability of the Insurer may be reduced where the sum insured is less than the actual or replacement value of the property/interest insured by the policy.

Also, most policies of a consequential Loss nature contain an Average provision of a similar reducing effect should the sum insured be less than that appropriate to the basis of settlement applicable to the policy. It is essential therefore that you ensure that full and correct amounts of cover are established at the time you enter into the contract of Insurance.

4. Third Parties

The policy covers only the interest of the Insured, and does not extend to include the interest of a third party contract.

5. Subrogation

The liability of the Insurer may be limited or excluded should the Insured be a party of an Agreement which limits or excludes the right of the Insured to recover from a third party.

6. Utmost Good Faith

Insurance contracts are subject to the doctrine of utmost good faith and this is embodied in the Act. Utmost good faith must be strictly adhered to by both parties. Insured and Insurer – and failure by the Insured to do so may prejudice any claim.

SUPPLEMENTARY NOTICES

1. Code of Practice & Disputes Facility

We subscribe to the Insurance Broker's Code of Practice and the Insurance Broker' Dispute Facility, a free consumer service. Further information is available from our office. If you are not satisfied with any of our services, please contact our Director of Broking Services.

2. Fees, Cancellations & Refunds

We are generally remunerated by brokerage from the relevant insurer whenever you enter into an insurance policy arranged by us (including renewal and some variations). In addition we may charge you a broker fee in addition to brokerage (if any) allowed by the Insurer when you enter into an insurance policy, a flat fee for arranging an insurance policy or a fee based upon the time we spend advising you and/or an annual management fee.

If there is a refund of premium as a result of the cancellation or adjustment of a policy, this will be provided net of any remuneration that we have received in relation to the placement of the insurances on your behalf.

Should you require any information regarding the nature and amount of any fee involved please contact us.

Privacy Statement

Kalin Insurance Services Pty Ltd ABN 65 630 810 669 is a Corporate Authorised Representative (CAR No 1274720) of Australian Financial Services Licensee, Quantum Insurance Holdings Pty Ltd ABN 71 163 019 485 (AFSL No 451134) (**we, our, us**)

Our Commitment

We recognise that your privacy is very important to you. This document is our privacy statement and it tells you how we collect and manage your personal information. Privacy Amendment (Enhancing Privacy Protection) Act 2012 sets out a number of Australian Privacy Principles (APPs). Our aim is to both support and ensure that we comply with these principles. Further information on privacy in Australia may be obtained by visiting the website of the Office of the Australian Information Commissioner at <http://www.oaic.gov.au>.

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

We collect personal information about you so that we can perform our business activities and functions and to provide best possible quality of customer service

When we arrange insurance on your behalf, we ask you for the information we need to advise you about your insurance needs and management of your risks. This can include a broad range of information ranging from your name, address, contact details, age, to other information about your personal affairs including your assets, personal belongings, financial situation, health and wellbeing. We provide any information that the insurers and premium funding require to enable them to decide whether to insure you and on what terms or to fund your premium and on what terms.

Insurers may in turn pass on this information to their reinsurers. Some of these companies are located outside Australia. For example, if we seek insurance terms from an overseas insurer (e.g. Lloyd's of London), your personal information may be disclosed to the insurer. If this is likely to happen, we inform you of where the insurer is located, if it is possible to do so.

When you make a claim under your policy, we assist you by collecting information about your claim. Sometimes we also need to collect information about you from others. We provide this information to your insurer (or anyone your insurer has appointed to assist it to consider your claim, eg loss adjusters, medical brokers etc) to enable it to consider your claim. Again, this information may be passed on to reinsurers.

From time to time, we will use your contact details to send you direct marketing communications including offers, updates and newsletters that are relevant to the services we provide. We always give you the option of electing not to receive these communications in the future. You can unsubscribe by notifying us and we will no longer send this information to you.

We may also collect some information that is not personal information because it does not identify you or anyone else. For example, we may collect anonymous answers to surveys or aggregated information about how users use our website. In certain instances, we may be required to collect your name, address, date of birth and other verification information under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

Your personal information will not be shared, sold, rented or disclosed other than as described in this Privacy Statement

How We Collect Personal Information

We collect your personal information directly from you unless it is unreasonable or impracticable to do so. You have the right to refuse us authorisation to collect such information from a third party.

We may also collect personal information from third parties including:

- people who are involved in insurance decisions and claims;
- publicly available sources;
- brokers, reinsurers, and underwriting organisations;
- other external companies such as service providers, credit reporting agencies, law enforcement agencies and other government entities or any other third parties other than those listed above who assist us with complaints made by you or with incidents and claims involving you.

What happens if we can't collect your personal information?

We can only fully advise you and assist in arranging your insurance or with a claim, if we have all relevant information. The insurance laws also require you to provide your insurers with the information they need in order to be able to decide whether to insure you and on what terms. Before you enter into a consumer insurance contract you have a duty to take reasonable care not to make a misrepresentation. For Non – consumer insurance contracts you have a duty to disclose the information which is relevant to the insurer's decision to insure you.

Who do we disclose your personal information to and why?

We may need to provide your information to contractors who supply services to us, e.g. to handle mailings on our behalf, external data storage providers or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. We may also disclose information we collect to the providers of our policy administration and broking systems that help us to provide our products and services to you. However, we will take reasonable measures to ensure that they protect your information as required under the Privacy Act.

We may provide your information to others if we are required to do so by law, you consent to the disclosure or under some unusual other circumstances which the Privacy Act permits. The Corporations Act has provided the Australian Securities and Investments Commission with the authority to inspect certain personal information that is kept on our files about you.

We collect information about you for the purpose of reporting to AUSTRAC under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

Do we disclose your personal information to anyone outside Australia?

If you ask us to seek insurance terms and we recommend an overseas insurer, we may be required to disclose the information to the insurer located outside Australia. For example, if we recommend a policy provided by Lloyd's of London, your information may be given to the Lloyd's broker and underwriters at Lloyd's of London to make a decision about whether to insure you.

We will tell you at time of advising on your insurance if they are overseas and in which country the insurer is located. If the insurer is not regulated by laws which protects your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to that insurer.

Australian and overseas insurers acquire reinsurance from reinsurance companies that are located throughout the world so in some cases your information may be disclosed to them for assessment of risks and in order to provide reinsurance to your insurer. We do not make this disclosure, this is made by the insurer (if necessary) for the placement for their reinsurance program.

We may also disclose information we collect to the providers of our policy administration and broking systems that help us to provide our products and services to you. These policy administration providers and broking systems may be supported and maintained by organisations in other countries and your information may be disclosed to those organisations. Please note that the Privacy Act and Australian Privacy Principles may not apply to these organisations.

Direct marketing materials

From time to time, we may send you direct marketing communications and information about our products and services that we consider may be of interest to you. These communications may be sent in various forms, including mail, SMS and email, in accordance with applicable marketing laws, such as the *Spam Act 2003* (Cth). You consent to us sending you those direct marketing communications by any of those methods. If you indicate a preference for a method of communication, we will endeavour to use that method whenever practical to do so. In addition, at any time you may opt-out of receiving marketing communications from us by contacting us and we will then ensure that your name is removed from our mailing list. We will endeavour to meet any requests within 2 weeks. We maintain a Register for those individuals not wanting direct marketing material

We do not provide your personal information to other organisations for the purposes of direct marketing.

How We Store and Secure Your Personal Information

We keep your personal information in your client files or electronically. These files are accessible to authorised personnel only and are appropriately secured and subject to confidentiality requirements. Personal information is treated as confidential information and sensitive information is treated as highly confidential.

It is a legislative requirement that we keep all personal information and records for a period of 7 years. Should you cease to be a client of ours, we will maintain your personal information on or off site in a secure manner for 7 years. After this, the information will be destroyed.

Ensure Your Personal Information Is Correct

We take all reasonable precautions to ensure that the personal information we collect, use and disclose is accurate, complete and up-to-date. To ensure we can maintain this level of accuracy and completeness, we recommend that you:

- inform us of any errors in your personal information; and
- update us with any changes to your personal information as soon as possible.

If you provide inaccurate or incomplete information, we may not be able to provide you with the products or services, you are seeking.

Unsolicited personal information

We don't usually collect unsolicited personal information. Where we receive unsolicited personal information, we'll determine whether or not it would have been permissible to collect that personal information if it had been solicited. If we determine that collection would not have been permissible, to the extent permitted by law, we'll destroy or de-identify that personal information as soon as practicable.

Access to Your Personal Information

You have a right to access your personal information, subject to certain exceptions allowed by law. We ask that you provide your request for access in writing (for security reasons) to our Privacy Officer - Alex Thornton at Quantum Insurance Holdings Pty Ltd, Unit 2 10 Cassowary Bend Eaton WA 6232 or email alex@qua.net.au and we will provide you with access to that personal information.

If charges are applicable in providing access to you, we will disclose these charges to you prior to providing you with the information.

Should we refuse you access to your personal information, we will provide you with a written explanation for that refusal.

Using Government Identifiers

Although in certain circumstances we are required to collect government identifiers such as your tax file number, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party.

Dealing with us anonymously or using a pseudonym

You have the option to deal with us by not identifying yourself or by using a pseudonym where it is lawful and practicable to do so. For example, if you telephone requesting our postal address.

Your sensitive information

Without your consent we will not collect information about you that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, membership of professional or trade association, membership of a trade union, details of health, disability, sexual orientation, or criminal record. Should we ever undertake direct marketing, we will only use or disclose your sensitive information with your consent.

This is subject to some exceptions including when:

- collection is required by law; and
- the information is necessary for the establishment, exercise or defense of a legal claim.

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.

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.

Links

Our website may provide links to third party websites. The use of your information by these third-party sites is not within our control and we cannot accept responsibility for the conduct of these organisations. Other websites are not subject to our privacy standards. You will need to contact or review those websites directly to ascertain their privacy policies.

Forms - Our Website allows visitors to submit information via Self-Service forms (Claim notification, online enquiry). The information submitted via the Forms is **not** encrypted. Should you be concerned about confidentiality of the claim information or online enquiry, please contact our office directly.

Information collected via on-line forms is sent to our offices via EMAIL (not encrypted) and is also stored on a database which is accessible by Kalin Insurance Services Pty Ltd staff only (password protected).

We also use your information to send you requested product information and promotional material and to enable us to manage your ongoing requirements, e.g. renewals, and our relationship with you, e.g. invoicing, client surveys etc. We may occasionally notify you by direct marketing about new services and special offers, events or articles we think will be of interest to you. We may send you regular updates by email or by post on insurance matters. If you would rather not receive this information or do not wish to receive it electronically, email or write to us.

We may use your information internally to help us improve our services and help resolve any problems.

Cookies

We use cookies on our website. Cookies are small files that are stored on your computer's browser directory or program data subfolders. Cookies allow for certain functionality such as helping you resume where you left off in a site, remembering your registered login, preferences or other customisable functions.

Cookies also help us to track your movements through our website through the use of Google Analytics software. These cookies do not collect or store any personally identifiable information. They may be used to help improve your experience on our website or otherwise help you access information about us. You have the option to restrict the use of cookies through your browser's software at any time.

Complaints Resolutions

Please contact our Privacy Officer if you wish to complain about any breach or potential breach of your privacy rights. We will refer your complaint to our Privacy Officer who will investigate the issue and determine the steps we will undertake to resolve your complaint. We will contact you if we require any additional information from you and will notify you in writing of the determination of our Privacy Officer. If you are not satisfied with the outcome of your complaint, you are entitled to contact the Office of the Australian Information Commissioner at www.oaic.gov.au.

Privacy Officer

Alexander Thornton
Suite 2, Eaton House, 10 Cassowary Bend, Eaton, WA 6232
T: 08 9724 1555 E: alex@qua.net.au

Changes to our Privacy Statement

Our Privacy Statement is reviewed regularly. Any updated versions of this privacy statement will be posted on our website. Quantum Insurance Holdings Pty Ltd.'s Privacy Policy is available on their website www.qua.net.au.

This Privacy Statement was last updated in October 2021.