



*Last updated 14<sup>th</sup> April 2025*

## **PRIVACY POLICY**

Balanced Underwriting Group Pty Ltd and its affiliates ("we", "us", "our" or "Company name") adhere to this Privacy Policy in respect of our collection, use and disclosure of personal data. This Privacy Policy applies to all personal data collected over this website <https://balancedunderwriting.com.au/>. 'Personal data' is any information from which individual persons can be identified, directly or indirectly.

This website is operated by Balanced Underwriting Group who will, for the purposes of relevant data protection laws, be the primary data controller of your personal data.

### **What is the purpose of this Privacy Policy?**

Please read this Privacy Policy carefully. It explains how we collect, use and share personal data when we collect it from you, including:

- what personal data we collect and when and why we use it;
- how we share personal data within COMPANY NAME and with our service providers, regulators and other third-parties;
- explaining more about direct marketing;
- how we protect and store personal data;
- cookies;
- legal rights available to help manage your privacy;
- how you can contact us for more support.

### **Updates**

We may amend this Privacy Policy from time to time and will place any updates on this webpage. Please regularly check these pages for the latest version of this Privacy Policy. This Privacy Policy was last updated on the date stated above. If we make fundamental changes to this Privacy Policy, we will seek to inform you by notice on our website or email.

### **External Links**

Our websites may contain links to third party sites. Since COMPANY NAME does not control nor is responsible for the privacy practices of those websites, we encourage you to review the privacy policies of these third party sites. This Privacy Policy applies solely to personal data collected by our website.

### **WHAT PERSONAL DATA WE COLLECT AND WHEN AND WHY WE USE IT**

#### **Persons We Collect Data From**

We may collect personal data from anyone who may visit our website or otherwise provide personal data via our website.

In addition to this Privacy Policy and those linked above, as a customer of COMPANY NAME we (and our authorised third party representatives or brokers) may provide you with additional privacy policies or privacy notices about how we handle your personal data related to your policies.

#### **Personal data we collect automatically and use if you use our website**

When you visit the website, our server automatically collects certain browser or device generated information, including but not limited to your:

- domain;
- IP address;
- date, time and duration of your visit;
- browser type;
- operating system; and
- page visits.

We may use this automatically collected information for aggregated analytical purposes but we do not use it to try to uniquely identify you as an individual and we do not associate it with the information you provide voluntarily. However, we may use this information to associate you with the organisation you work for, or to understand the approximate geographic area you may be visiting the website from.

#### **Personal data we collect and use if you provide it to us**

In using our website, you may voluntarily provide personal data to us in the following ways:

- by signing up for news alerts (including those from any of our third-party partners where we notify you and you confirm in advance), newsletters or other forms of communication;
- by registering for an event or webinar;
- by corresponding with us by phone, e-mail or otherwise using the contact details provided on our website;
- when making an enquiry with us.

Typically, the personal data you give us may include name, address, e-mail address, phone number, and any personal details required to resolve any inquiry.

#### **SHARING PERSONAL DATA WITH OTHERS**

We share your personal data in the manner and for the purposes described below:

- with third party service providers (who will operate under our instructions) who help manage our business and assist us in providing information or services to you (for example, suppliers of relationship management or marketing solutions or third party IT service providers to manage and improve the website. These third parties may need access to your information and will have agreed to confidentiality restrictions and obligations to use any personal data we share with them or which they collect on our behalf solely for the purpose of providing the contracted service to us); or
- with government organisations and agencies, law enforcement and regulators if needed to comply with applicable laws, regulations and rules, and requests of law enforcement, regulatory and other governmental agencies.

If, in the future, we sell or transfer some or all of our business or assets to a third party, we may disclose information to a potential or actual third-party purchaser of our business or assets.

## **EXPLAINING MORE ABOUT DIRECT MARKETING**

### **How we use personal data to keep you up to date with our products and services**

We may use personal data to let you know about our products and services that we believe will be of interest to you (for example, where you have signed up for one of our newsletters). We may contact you by email, post, or telephone or through other communication channels that you agree to be contacted through. In all cases, we will respect your preferences for how you would like us to manage marketing activity with you.

### **How you can manage your marketing preferences**

To protect privacy rights and to ensure you have control over how we manage marketing with you:

- we will take steps to limit direct marketing to a reasonable and proportionate level and only send you communications which we believe may be of interest or relevance to you;
- you can ask us to stop direct marketing at any time by following the "unsubscribe" link you will find on all the email marketing messages we send you. Alternatively, you can contact us at +61 466 622 245. Please specify whether you would like us to stop all forms of marketing or just a particular type (e.g. email); and
- you can change the way your browser manages cookies, which may be used to deliver online advertising, by following the settings on your browser as explained in the Cookies section of this Privacy Policy.

We recommend you routinely review the privacy policies or notices and preference settings that are available to you on any social media platforms as well as your preferences within any account you may have with us.

## **HOW WE PROTECT AND STORE YOUR INFORMATION**

### **Security**

We take the security of the information we collect seriously. We have implemented and maintain technical and organisational security measures, policies and procedures designed to reduce the risk of accidental destruction or loss, or the unauthorised disclosure or access to such information appropriate to the nature of the information concerned.

Measures we take include:

- placing confidentiality requirements on our staff members and service providers;
- following strict security procedures in the storage and disclosure of your personal data to prevent unauthorised access to it; and
- using secure communication transmission software (such as "transport layer security" or "TLS") that encrypts all information you input on our website before it is sent to us. TLS is an industry standard encryption protocol for the financial services industry (recommended by PCI DSS and relevant regulators) and this ensures that the information is reasonably protected against unauthorised interception.

However, in relation to our website, it is important to remember that no website can be 100% secure and we cannot be held responsible for unauthorised or unintended access that is beyond our control. As the security of information depends in part on the security of the computer you use to communicate with us and the security you use to protect User IDs and passwords, please take appropriate measures to protect this information.

### **Storing your personal data**

We will store your personal data in electronic and hardcopy and for as long as is reasonably necessary for the purposes for which it was collected, as explained in this Privacy Policy. We maintain

a data retention policy which we apply to records in our care. Where your personal data is no longer needed, we will ensure that it is deleted and disposed of in a secure manner.

In some circumstances we may store your personal data for longer periods of time, for instance where we are required to do so in accordance with legal, regulatory, tax, accounting requirements (for example, certain records are kept for 7 years after the completion of a policy or claim).

Where we have obtained your personal data in order to provide you with marketing information for our products and services (including Balanced Underwriting newsletters), your personal data will be stored by us only as long as you do not change your mind to receive such materials from Balanced Underwriting.

In other specific circumstances we may store your personal data for longer periods of time so that we have an accurate record of your dealings with us in the event of any complaints or challenges, or if we reasonably believe there is a prospect of litigation relating to your personal data or dealings.

### **COOKIES**

A cookie is a small text file containing small amounts of information which is downloaded to/stored on your computer (or other internet enabled devices, such as a smartphone or tablet) when you visit a website.

Cookies may collect personal data about you. We use cookies and similar technologies to help us remember information about your visit to our website, like your country, language and other settings. Cookies allow us to understand who has seen which webpages and advertisements, to determine how frequently particular pages are visited and to determine the most popular areas of our website. They can also help us to operate our website more efficiently and make your next visit easier. Cookies can allow us to do various other things, as explained further in our Cookie Policy which you can access by clicking on the link below.

### **You have the right to lodge a complaint with your local supervisory authority**

You may contact the Office of the Australian Information Commissioner ([www.oaic.gov.au](http://www.oaic.gov.au)) for guidance.

We ask that you please attempt to resolve any issues with us first, although you have a right to contact your supervisory authority at any time.

### **CONTACT US**

For all issues arising from this Privacy Policy, please contact us at 1800 008 006