

OUR PRIVACY POLICY

Asset Shield Pty Ltd ABN 57 659 820 827 is a Corporate Authorised Representative (No: 1319432) of McLardy McShane Partners Pty Ltd, AFSL No: 232987, ABN: 14 064 465 309

Asset Shield Pty Ltd (“Asset Shield”, “we”, “us”, “our”) is an Australian insurance broking business. We are subject to the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs).

This Privacy Policy explains how we collect, hold, use, disclose, store, and otherwise handle personal information, including how you may access and correct your personal information and how to make a complaint.

By engaging with us, using our services, or providing personal information to us, you consent to the handling of your personal information in accordance with this Privacy Policy.

What is personal information?

“Personal information” means information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether the information is true or not and whether recorded in material form or not.

This may include sensitive information where permitted by law and where necessary to provide insurance services.

What personal information do we collect and hold, and how do we use it?

We collect personal information that is reasonably necessary for us to provide insurance broking and related services, comply with legal and regulatory obligations, and operate our business.

This may include (without limitation):

- identity and contact details
- business and professional details
- financial and asset information
- insurance history, claims history, and risk information
- information relating to properties, operations, and exposures

- information required by insurers, underwriting agencies, or reinsurers
- communications with us (including emails, calls, and messages)
- information submitted through online forms, portals, or software platforms
- technical and usage data associated with our systems and websites

This may also include information collected through APIs, automated workflows, and system logs used to operate, maintain, and secure our services.

This may also include anonymous device, browser, and usage information collected through cookies or similar technologies to operate, analyse, and improve our services.

Where lawful and necessary, we may also collect information from third parties, including insurers, underwriting agencies, reinsurers, loss adjusters, service providers, referral partners, and publicly available sources.

How we collect personal information

We will collect your personal information directly from you when you interact with us. This includes, but not limited to, when you complete online forms or submit documents or communicate with us by phone, email, or other means.

We may also collect personal information from third parties where reasonably necessary, including other people who may have relevant information about an insurance claim you have made.

Why do we collect, hold and use your personal information?

We collect, hold, and use personal information for purposes including:

- arranging, placing, and managing insurance cover
- obtaining quotes and terms from insurers and underwriting agencies
- assisting with claims, renewals, endorsements, and cancellations
- complying with legal, regulatory, and professional obligations
- managing risk, fraud prevention, and security
- communicating with you about your insurance or our services
- internal administration, analytics, and system improvement
- reporting to referral partners where applicable
- marketing our services where permitted by law

Who do we disclose your personal information to, and why?

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

We may disclose personal information to third parties where reasonably necessary for the purposes set out above, including but not limited to:

- insurers and underwriting agencies
- reinsurers
- insurance intermediaries
- claims service providers (including loss adjusters, assessors, investigators, and legal advisers)
- premium funders
- referral partners (where applicable)
- professional advisers and contractors
- regulators, government agencies, or law enforcement where required by law

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

Under insurance laws you have a duty to disclose information which is relevant to the insurer's decision to insure you. We can only fully assist in arranging your insurance or with any claim you make if we have all the relevant information.

If you do not provide us with your personal information, we may not be able to provide you with our services, communicate with you or respond to your enquiries.

Do we disclose personal information to overseas recipients?

In the course of providing insurance broking services, personal information may be disclosed to insurers, underwriting agencies, or reinsurers located outside Australia. This commonly occurs where insurance is placed with international or open-market insurers, including markets operating in jurisdictions such as the United Kingdom or Singapore, or where overseas capacity is utilised.

We also use software platforms, cloud services, and technology providers to operate our business. Some of these providers store or process data in locations outside Australia. The countries in which overseas recipients are located may change from time to time.

We aim to protect your personal information by taking reasonable steps to ensure that each overseas provider has similar protections in relation to privacy or that we enter contractual arrangements with the recipient that safeguards and ensures compliance with Australian privacy law and this privacy policy. However, in some cases we may not be able to take reasonable steps to ensure they do not breach the Privacy Act and they may not be subject to the same level of protection or obligations that are offered by the Privacy Act.

By proceeding to acquire our services and products you consent and agree that you cannot seek redress under the Privacy Act or against us (to the extent permitted by law) and may not be able to seek redress overseas.

How do we store and hold personal information?

We store personal information primarily in electronic systems, including systems operated by third-party service providers. Limited physical records may also be retained where necessary.

We implement reasonable administrative, technical, and physical safeguards to protect personal information from misuse, interference, loss, unauthorised access, modification, or disclosure. These measures may include encryption, access controls, monitoring, and vendor due diligence, appropriate to the nature of the information.

No system is completely secure, and we do not guarantee the security of personal information.

We retain personal information for as long as reasonably necessary to provide our services, comply with legal and regulatory obligations, and manage risk. This may include retention periods of up to ten (10) years or longer where required by law or industry regulation.

Where permitted and appropriate, personal information may be de-identified or destroyed. In some cases, identifiable information must be retained to comply with legal obligations.

Do we use your personal information for marketing?

We may use personal information to communicate with you about our services or other offerings we believe may be relevant.

You may opt out of receiving marketing communications at any time by following the instructions in the communication or contacting us using the details below. Opting out of marketing does not affect essential communications relating to your insurance.

Access to and correction of your personal information

You may request access to, or correction of, personal information we hold about you by contacting us. We may refuse access or correction where permitted by law and will provide reasons if applicable.

We may charge reasonable costs for providing access where permitted.

Complaints

If you have a complaint about the way in which we have handled any privacy issue, including your request for access to or correction of your personal information, you should contact us. Our contact details are set out below.

We will consider your complaint through our internal complaints resolution process and endeavour to respond with a final decision within 30 calendar days of you first making the complaint if all necessary information has been provided.

Further information on complaints resolution process is available on our website – www.assetshield.com.au/complaints

If you remain unsatisfied with how we have handled a privacy issue you can approach an independent advisor or contact the Office of the Australian Privacy Commissioner (www.oaic.gov.au) for guidance on possible alternative courses of action.

Changes to this policy

We may change this privacy policy from time to time. You can obtain a copy of our current privacy policy from our website or by contacting us at the contact details below.

Contact details

Privacy Officer



Asset Shield Pty Ltd
Suite 3, Level 1, 200 Creek Street, Spring Hill QLD 4000
Phone: 0487 017 050

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