



## PRIVACY STATEMENT

At Ag Guard Pty Ltd (ABN 42 168 502 645), we are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth).

The purpose of this Privacy Statement is to notify you how we will manage your personal information. For more information about how to access or correct the personal information we hold about you, how to lodge a complaint about a breach of the Australian Privacy Principles and how we will deal with the complaint, visit our website [www.agguard.com.au](http://www.agguard.com.au) or ask us for a copy of our Privacy Policy by contacting us on 02 8052 3997 or by email to [a.cohn@agguard.com.au](mailto:a.cohn@agguard.com.au).

The main purposes for which we collect your personal information is to advise you on your insurance needs, to arrange the insurance on your behalf and to manage insurance claims.

Other purposes include to:

- Manage your ongoing requirements or ongoing relationship with you, improve our services and develop our products;
- Perform internal functions such as administration, accounting, marketing, information technology system, planning and research requirements;
- Refer you to other organisations, service providers or business partners;
- Comply with legal and regulatory requirements, and prevent fraud or crime; and
- Provide you with information about products or services. You may opt out of this at any time by getting in contact with us.

We may also collect your personal information from third parties such as:

- Your insurance broker e.g. if your broker completes an insurance proposal on your behalf, or we discuss your circumstances with them;
- The person who refers you to us e.g. a person may refer you to us by giving us your name and contact details, or they may complete an insurance proposal on your behalf and provide it to us; and
- Another person where you are covered under an insurance policy that covers more than one person or is taken out by someone you know.

If you make a claim, we may collect your information from others, such as:

- Your insurance broker if they lodge a claim or assist with the claim on your behalf;
- Anyone involved in the basis of your claim e.g. farm machinery repairers;
- Social media e.g. publicly accessible posts on social media;
- Insurance companies, for example to find out if you have also made a claim with other insurers as part of our claims assessment and in determining the claim outcome; and
- An assessor, if they are appointed to assess your claim. The assessor may interview parties, for example a farm machinery repairer, to obtain information needed for the claim.

We may also disclose your information to:

- Insurers, for example when you apply for insurance, or make a claim, as well to our reinsurers. This is to help them decide whether to insure you, how to calculate your premiums, or whether to pay your claim;
- Premium funders e.g. to enable them to decide whether to fund your premiums;
- Your insurance broker e.g. where your insurance broker liaises with us on your behalf;

- People who help us with your insurance claim or deal with it on behalf of the insurer (including investigators, loss assessors, claims administrators, repairers, suppliers, reinsurers, lawyers and recovery agents);
- People who assist us to provide our services, including financial intermediaries from whom we obtain quotations, service providers (including marketing providers, administration services, software providers, data and cloud storage, IT services, compliance consultants, lawyers and auditors), people who help us with claims like assessors and investigators, and third party debt collection services;
- Anyone involved in the basis of your claim, for example farm machinery repairers;
- Insurance companies when you make a claim with us, for example, to find out if you have also made a claim with other insurers as part of our claims assessment and in determining the claim outcome;
- Other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event;
- Regulatory bodies, government agencies or law enforcement bodies; and
- Anyone who refers you to us.

We will not disclose your personal information overseas except when our data storage providers store data overseas.

If you don't provide us with full information, we can't arrange insurance for you or assist with a claim, and you may breach your duty of disclosure.