The privacy of your personal information is very important to Quantum Underwriting Agencies Pty Ltd.

This Online Privacy Policy details how Quantum Underwriting Agencies (QUA) collects, uses and protects an individual’s personal information in accordance with our obligations under the Privacy Act 1988 (Cth) (“Privacy Act”).

**What information is collected, and why?**

When a user visits our website, we collect information about the visit that does not identify the user personally. We track information such as the domain from which the user is visiting and the user's browser type. We also collect specific information regarding the user's session on our website. This includes items such as the date and time of the visit and the pages viewed

Sometimes we ask a user to voluntarily provide personally identifiable information (PII). This information generally includes, but is not limited to, name, e-mail address, postal address, and telephone number. We request this information when the user requests one of the following:

* To receive specific information from us
* To sign up for a mailing list
* To correspond with us
* Or any other such activity that we deem necessary

QUA does not collect any personally identifiable financial or health-related information. We do not intentionally collect information from children under the age of 13.

**How is the information used?**

Non-personally identifiable information (non-PII) is collected to allow us to analyse how our website is used and to improve the content and service the website provides.

Personally identifiable information is collected for analysis to improve the content of the website and the services we provide the user. QUA owns the collected information and will not sell, trade, or rent the information to others. We may use the information to continue contact with the user. This may include contact such as follow-up calls, e-mail correspondence, or mail correspondence to follow-up on the contact or to provide marketing information about promotions, new services, or important website changes. QUA may share this information with its affiliated companies for the specific purpose of a promotion or service offering.

### Disclosure to Other Parties

The personal information that we collect from you may be disclosed to other parties which are involved with the provision of our products and services to you. Such parties include the insurance administrator and underwriter. We may also obtain information about you from some of the above parties. Where you provide us with personal information about other people you must have their consent to do this, and to provide it on their behalf. If not, you must tell us.

We will also disclose your personal information where the disclosure is required or authorised by or under law. As an example, we may disclose information to government agencies.

Any third parties we provide information to, can use or disclose personal information provided to them, only for the specific purpose for which it was provided.

**Are "Cookies" used on the website?**

"Cookies" are small pieces of information that are placed on a web user's hard drive. We may use cookies to provide you with better service. Cookies are pieces of information that a website transfers to your computer's hard disk for record-keeping purposes. Cookies can make the Web more useful by storing information about your preferences for a particular site. The use of cookies is an industry standard, and many major websites use them to provide useful features for their customers. Cookies in and of themselves do not personally identify users, although they do identify a user's computer. Most browsers are initially set to accept cookies. If you prefer, you can set your browser to refuse cookies. However, you may not be able to take full advantage of the functionality of the QUA site if you do so.

**How is personally identifiable information safeguarded?**

QUA utilises industry standard methods and mechanisms such as firewalls, intrusion monitoring, and passwords to protect electronic information. Multiple physical security methods such as locking devices and 24-hour premise monitoring are also employed. Finally, access to PII is limited to a small number of personnel and on a need-to-know basis.

**Links to other websites**

QUA web site may contain links to other internet websites. QUA neither controls nor endorses external sites and is not responsible for the content of such sites. This policy does not cover the privacy policies and data collection practices of non-QUA websites.

**How to opt out of correspondence**

Based on the information a user has provided, QUA may send marketing e-mail correspondence to the user. Each correspondence will contain an easy means to opt out of further correspondence.