

Privacy Policy

Effective Date: 4 August 2025

At All Risk Protection (ARP), safeguarding your privacy is more than a policy—it's a promise. This document outlines how we collect, store, use, and protect your personal information, in full compliance with the *Privacy Act 1988 (Cth)*, the *Australian Privacy Principles (APPs)*, and our obligations under the *Corporations Act 2001*.

You may choose to remain anonymous or use a pseudonym when dealing with us, where lawful and practical. If we receive unsolicited personal information, we will determine whether we are permitted to retain it. If not, we will destroy or de-identify it in accordance with the APPs.

Information We Collect

We may gather personal and sensitive information, including:

- Identity: name, address, date of birth, gender
- Insurance details: history, coverage, claims
- Financial data: income, liabilities, payment details
- Health and risk-related information

We do not use or disclose government-related identifiers (such as tax file numbers or Medicare numbers) unless permitted or required by law.

Collection Methods

We collect information through:

- Online forms, email, phone calls, in-person meetings
- Our secure digital platforms
- Third parties acting with consent (insurers, brokers, legal advisers)
- Publicly accessible databases

Why We Collect It

We use your information to:

- Tailor insurance broking services to your needs
- Process applications, policies, and claims
- Meet regulatory and AFS licence obligations
- Enhance our client experience and service offerings
- Investigate and resolve enquiries and disputes

We may use your information to provide you with updates, offers, or services that may be of interest. You may opt out of receiving such communications at any time by contacting us.

Who We Share It With

Your information may be disclosed to trusted partners such as:

- Insurance underwriters and claims investigators
- Compliance specialists and auditors
- Regulators (ASIC, OAIC, AFCA)
- Data and technology providers with secure systems

We take reasonable steps to ensure that all parties uphold strict confidentiality and privacy standards.

Overseas Data Transfers

Where necessary, information may be shared internationally. We ensure any overseas recipients comply with the APPs or maintain equivalent privacy protections.

Protecting Your Information

ARP deploys best-practice security measures, including:

- Encrypted digital environments
- Controlled staff access
- Regular system reviews and data audits
- Staff training on privacy and cybersecurity

We retain personal information for as long as is necessary to provide our services, meet legal and regulatory obligations, or resolve any disputes. After this period, we will securely destroy or de-identify the information.

Access & Updates

You can request access to or corrections of your personal info by contacting our Privacy Officer. We'll respond within a reasonable timeframe and may apply a fee when applicable.

Complaints

If you believe your data has been mishandled:

1. Reach out to our Privacy Officer
2. If unresolved, you may escalate to:
 - Office of the Australian Information Commissioner (OAIC)
 - Australian Financial Complaints Authority (AFCA)

Contact Us

Privacy Officer: Jacob Ross
Email: privacy@allriskprotection.com.au
Phone: 1300 429 707
Address: Riva Offices, 21 Crombie Street, Bundall QLD 4217