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Privacy Policy

Introduction

This statement sets out Insula Group's policies relating to the collection and use of your personal information. It applies to your conduct on the Insula Group network of websites (the "Network"). These policies are in addition to Insula Group's general Terms of Use governing the Network and should be read in conjunction with such Terms of Use.

Your Personal Information is Important to Us

Insula Group recognises that your privacy is very important to you and that you have a right to control your personal information. We know that providing personal information is an act of trust and we take that seriously. Unless you give us explicit consent to act otherwise, the following policy will govern how Insula Group handles your personal information and safeguards your privacy. Insula Group is committed to protecting your personal information and giving you choice in who can use your personal information and how it can be used. We believe that our privacy policy not only complies with relevant laws but represents industry best practice.

Insula Group Membership

Insula Group has implemented a membership system, designed to offer users a more rewarding and personalised customer experience ("Membership"). To obtain the full benefits of Membership, users are required to register with Insula Group and login as members when they wish to access member-only content. However, even if you don't sign up for Membership or log onto the Network as a member, you are still able to access many of the Network sites and much of the Insula Group content.

There are two main ways we collect information about you:

- If you do not log in as an Insula Group member: Whenever you visit our site, our servers automatically record information about your usage of the Network such as the time of the visit, its duration and the pages which you visit. This is intended to help us to understand what parts of our Network our users enjoy the most, and to help us to ensure that any advertising is most directly relevant to you. The information we collect about you remains anonymous, and we do not link it to any other personal information. Therefore if you have not identified yourself on the site, such as by registering for Membership or logging on as a member, we will not link a record of your usage of our Network to you personally. If you do not want us to retain any information at all, even in an anonymous form, you can use the Preferences on your browser program to remove all cookies and set the browser not to accept cookies in the future.
- If you log in as an Insula Group member: Once you have become a Insula Group member, we collect personal information about you in order to provide you with the full benefits of Membership. When you first register for Membership, we collect information from you directly and also from time to time thereafter if you provide us additional information.

Once you have logged on as a member, we keep a record of how you use the Network. This helps us to build a profile of what interests you, so that we can personalise your experience of the Network and publish you information which is directly relevant to you.



Any further collection of your personal information than that explained above will only occur with consent from you. Insula Group only collects information from your use of our Network. We do not collect information about you from other organisations or from websites outside the Network that you may visit.

Our Use of Cookies and Applets

Cookies are pieces of information that a website transfers to your computer's hard disk for record-keeping purposes. Most Web browsers are set to accept cookies. However, if you do not wish to receive any cookies you may set your browser to refuse cookies. In some instances this may mean you will not be able to take full advantage of parts of the Network. For instance, you may not be able to login to the Network and access member-only content.

The use of cookies can enhance your enjoyment of what is offered by Insula Group, because they can help personalise your experience of our website. Cookies can provide us with aggregated information on how people use our websites, and which advertisements are effective, which helps us to keep improving our Network. We also use cookies to operate the Membership system, as they help us to identify visitors to the site who have previously registered.

Cookies in and of themselves do not personally identify users, although they do identify a user's browser. The cookies simply contain a unique identifier which help us to know what our customers find interesting and useful on our website, almost like a continuing questionnaire. Like many web site operators, Insula Group also uses independent companies to measure and analyse the Internet usage across the Network. Insula Group uses tracking code to collect the following core information on the usage of the Insula Group network:

- The number of page views (or page impressions) that occur on the Network;
 - The number of unique visitors to the Network;
 - How long these unique visitors (on average) spend on the Network when they do visit; and
 - Common entry and exit points into the Network.
- This aggregate, non-personal information is collated and provided to Insula Group to assist in analysing the usage of the Network.

Using and Disclosing your Personal Information

Insula Group will not use or disclose any information about you without your consent, or access your communications on our websites, unless:

- Required by law.
- We believe it necessary to provide you with a service which you have requested.
- To implement our terms of use.
- To protect the rights or property of Insula Group, any Insula Group user, or any member of the public.
- To lessen a serious threat to a person's health or safety.

Insula Group and its affiliates recognise the trust you place in us when you give us personal information. In order to operate the website or deliver a service you have requested we may sometimes share your personal information with an affiliate or with a service partner.

We will not give any of your personal information to advertisers or any other organisation without your express consent.



“Spam” (Promotional Email)

We will not send you “spam” (advertising information) without first asking you whether you wish to have promotional information sent to you. If you are receiving promotional information about Insula Group or its affiliates and do not wish to receive this information any longer, you may remove your name from our list either by visiting the website from which the communication was sent and following the instructions on how to withdraw your information from that site (where that facility is available), or emailing us and asking to be removed from our mailing list. Please allow seven days for this request to be processed.

Storage and Security of Your Personal Information

Insula Group will endeavour to take all reasonable steps to keep secure any information which we hold about you, and to keep this information accurate and up to date.

In addition, our employees and the contractors who provide services related to our information systems are obliged to respect the confidentiality of any personal information held by Insula Group. However, Insula Group will not be held responsible for events arising from unauthorised access to your personal information.

You can also play an important role in keeping your personal information secure, by maintaining the confidentiality of any password and accounts used on the Network. Please notify us immediately if there is any unauthorised use of your account by any other Internet user or any other breach of security.

You can access the information we keep about you

If you wish to know what information we hold about you whilst you have been logged onto the Network, please send an email to us setting out your name and Membership Details and the details of your request. We will endeavour to respond to your request within 30 days.

Insula Group and Links to Other Websites

Insula Group provides links to websites outside of the Network, as well as to third party Network sites. These linked sites are not under the control of Insula Group, and we cannot accept responsibility for the conduct of companies linked to our website. Before disclosing your personal information on any other website, we advise you to examine the terms and conditions of using their websites.

What to do if you have a Problem or Question

If Insula Group becomes aware of any ongoing concerns or problems with sites on our Network, we will take these issues seriously and work to address these concerns. If you have any further queries relating to our privacy policy, or you have a problem or complaint, please contact us.

Future Changes

We are constantly adding new sites and features to the Network. Because of this, from time to time, our policies will be reviewed and may be revised. Insula Group reserves the right to change its privacy policy at any time and notify you by posting an updated version of the policy on the Network.

Further Information on Privacy

For more information about privacy issues in Australia and protecting your privacy, visit the [Australian Federal Privacy Commissioner's website](#).