

INTERNET AND WEBSITE USEAGE POLICY

Urban Risk has invested significant resources in both an internet web site and IT infrastructure to support the delivery of online content to assist in business operations. Success of the web site and our business has a dependency on the appropriate use of these resources by our staff, employees, sub-contractors, agents and suppliers. With this in mind the following policy has been created.

TERMS AND CONDITIONS OF WEBSITE USE

Welcome to our website. If you continue to browse and use this website you are agreeing to comply with and be bound by the following terms and conditions of use, which together with our privacy policy govern Urban Risk's relationship with you in relation to this website.

The term 'Urban Risk' or 'us' or 'we' refers to the owner of the website whose registered office is PO box 5060 Garden City Victoria 3207 Australia. Our company registration number (ABN) is 44 124 132 878. The term 'you' refers to the user or viewer of our website.

The use of this website is subject to the following terms of use:

- The content of the pages of this website is for your general information and use only. It is subject to change without notice.
- Neither we nor any third parties provide any warranty or guarantee as to the accuracy, timeliness, performance, completeness or suitability of the information and materials found or offered on this website for any particular purpose. You acknowledge that such information and materials may contain inaccuracies or errors and we expressly exclude liability for any such inaccuracies or errors to the fullest extent permitted by law.
- Your use of any information or materials on this website is entirely at your own risk, for which we shall not be liable. It shall be your own responsibility to ensure that any products, services or information available through this website meet your specific requirements.
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- All trademarks and logos reproduced in this website, which are not the property of, or licensed to the operator, are acknowledged as being owned by others.
- Unauthorised use of this website may give rise to a claim for damages and/or be a criminal offence.
- From time to time this website may also include links to other websites. These links are provided for your convenience to provide further information. They do not signify that we endorse the website(s). We have no responsibility for the content of the linked website(s).
- You may not create a link to this website from another website or document without Urban Risk's prior written consent.
- Your use of this website and any dispute arising out of such use of the website is subject to the laws of Victoria and Australia.

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PRIVACY POLICY

This privacy policy sets out how Urban Risk uses and protects any information that you give Urban Risk when you use this website.

Urban Risk is committed to ensuring that your privacy is protected. Should we ask you to provide certain information by which you can be identified when using this website, then you can be assured that it will only be used in accordance with this privacy statement.

Urban Risk may change this policy from time to time by updating this page. You should check this page from time to time to ensure that you are happy with any changes. This policy is effective from 01.07.2009.

What we collect

We may collect the following information:

- name and job title
- contact information including email address
- demographic information such as postcode, preferences and interests
- other information relevant to customer surveys and/or offers

What we do with the information we gather

We require this information to understand your needs and provide you with a better service, and in particular for the following reasons:

- Internal record keeping.
- We may use the information to improve our products and services.
- We may periodically send promotional emails about new products, special offers or other information which we think you may find interesting using the email address which you have provided.
- From time to time, we may also use your information to contact you for market research purposes. We may contact you by email, phone, fax or mail. We may use the information to customise the website according to your interests.

Security

We are committed to ensuring that your information is secure. In order to prevent unauthorised access or disclosure we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect online.

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How we use cookies

A cookie is a small file which asks permission to be placed on your computer's hard drive. Once you agree, the file is added and the cookie helps analyse web traffic or lets you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences.

We use traffic log cookies to identify which pages are being used. This helps us analyse data about webpage traffic and improve our website in order to tailor it to customer needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

Overall, cookies help us provide you with a better website, by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

Links to other websites

Our website may contain links to other websites of interest. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question.

Controlling your personal information

You may choose to restrict the collection or use of your personal information in the following ways:

- whenever you are asked to fill in a form on the website, look for the box that you can click to indicate that you do not want the information to be used by anybody for direct marketing purposes
- if you have previously agreed to us using your personal information for direct marketing purposes, you may change your mind at any time by writing to or emailing us at service@urbanrisk.com.au

We will not sell, distribute or lease your personal information to third parties unless we have your permission or are required by law to do so. We may use your personal information to send you promotional information about third parties which we think you may find interesting if you tell us that you wish this to happen.

You may request details of personal information which we hold about you at any time. If you would like a copy of the information held on you please email us at service@urbanrisk.com.au.

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If you believe that any information we are holding on you is incorrect or incomplete, please write to or email us as soon as possible, at the above address. We will promptly correct any information found to be incorrect.

ACCEPTABLE INTERNET USAGE

Use of the internet by employees of Urban Risk is permitted and encouraged where such use supports the goals and objectives of the business.

However, Urban Risk has a policy for the use of the internet whereby employees must ensure that they:

- comply with current legislation
- use the internet in an acceptable way
- do not create unnecessary business risk to the company by their misuse of the internet

Unacceptable behaviour

In particular the following is deemed unacceptable use or behaviour by employees:

- visiting internet sites that contain obscene, hateful, pornographic or otherwise illegal material
- using the computer to perpetrate any form of fraud, or software, film or music piracy
- using the internet to send offensive or harassing material to other users
- downloading commercial software or any copyrighted materials belonging to third parties, unless this download is covered or permitted under a commercial agreement or other such licence
- hacking into unauthorised areas
- publishing defamatory and/or knowingly false material about Urban Risk, your colleagues and/or our customers on social networking sites, 'blogs' (online journals), 'wikis' and any online publishing format
- undertaking deliberate activities that waste staff effort or networked resources
- introducing any form of malicious software (virus/worm/etc) into the corporate network and/or using the corporate network to propagate such software.

Company-owned information held on third-party websites

If you produce, collect and/or process business-related information in the course of your work, the information remains the property of Urban Risk. This includes such information stored on third-party websites such as webmail service providers and social networking sites and services, such as Facebook, LinkedIn and Twitter.

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Monitoring

Urban Risk accepts that the use of the internet is a valuable business tool. However, misuse of this facility can have a negative impact upon employee productivity and the reputation of the business.

In addition, all of the company's internet-related resources are provided for business purposes. Therefore, the company maintains the right to monitor the volume of internet and network traffic, together with the internet sites visited. The specific content of any transactions will not be monitored unless there is a suspicion of improper use.

Sanctions

Where it is believed that an employee has failed to comply with this policy, they will face the company's disciplinary procedure. If the employee is found to have breached the policy, they will face a disciplinary penalty ranging from a verbal warning to dismissal. The actual penalty applied will depend on factors such as the seriousness of the breach and the employee's disciplinary record.

Agreement

All company employees, contractors or temporary staff who have been granted the right to use the company's internet access are also bound to this agreement and confirm their understanding and acceptance of this policy.

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