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All trade names, brand names, trade symbols, logos, slogans, trade marks or services marks are trademarks or proprietary interests of the Cresmont Holdings Pty Ltd trading as Provident Insurance Services There are other trade names, brand names, trade symbols, logos, slogans, trade marks, service marks, brand names, company names, logos, slogans, trade marks or service marks indicated on the Web site that are the property of their respective owners.

This agreement is governed by the law in force in the state of New South Wales, Australia. Any dispute arising in connection with these Terms of Use or in connection with your use of the insurance pages of this web site which cannot be resolved by good faith negotiations between us, you and Cresmont Holdings Pty Ltd trading as Provident Insurance Services shall be referred to mediation or to arbitration. However, we reserve, at our absolute discretion, our right to instigate legal proceeding prior to negotiation, arbitration or mediation against any individual, organisation or entity, who in our opinion has acted in breach of these Terms and Conditions.

Website Privacy

Anonymous data – We use technology to collect anonymous information about the use of our website, for example when you browse our website our service provider logs your server address, the date and time of your visit, the pages and links accessed and the type of browser used. It does not identify you personally and we only use this information for statistical purposes and to improve the content and functionality of our website, to better understand our clients and markets and to improve our services.

Cookies – In order to collect this anonymous data we may use “cookies”. Cookies are small pieces of information which are sent to your browser and stored on your computer’s hard drive. Sometimes they identify users where the website requires information to be retained from one page to the next. This is purely to increase the functionality of the site. Cookies by themselves cannot be used to discover the identity of the user. Cookies do not damage your computer and you can set your browser to notify you when you receive a cookie so that you can decide if you want to accept it. If you use only temporary cookies, insert “Once you leave the site, the cookie is destroyed and no personal or other information about you is stored.” If you use permanent cookies, insert “They allow the website to recognise your computer when you return in the future”.

Forms - Our Website allows visitors to submit information via Contact request forms. The information submitted via the Forms is not encrypted, however our website is not open source, the code is unique to our web developers. Should you be concerned about confidentiality of the claim information, please contact us on (08) 94420000 or fax your details to us on (08) 9389 5852.

Information collected via on-line forms is sent to our offices via EMAIL (not encrypted) and is also stored on a database which is accessible by Cresmont Holdings Pty Ltd trading as Provident Insurance Services staff only (password protected).

We also use your information to send you requested product information and promotional material and to enable us to manage your ongoing requirements, e.g. renewals, and our relationship with you, e.g. invoicing, client surveys etc.

We may occasionally notify you about new services and special offers, events or articles we think will be of interest to you. We may send you regular updates by email or by post on insurance matters. If you would rather not receive this information or do not wish to receive it electronically, email or write to us.

We may use your information internally to help us improve our services and help resolve any problems.

Your consent

By asking us to assist with your insurance needs, you consent to the collection and use of the information you have provided to us for the purposes described above.