

PRIVACY POLICY

Our Privacy Policy

The Commonwealth Government has introduced amendments to the Privacy Act 1988, which took effect on 21 December 2001. The amendments introduced the requirement for organisations to adhere to the Australian Privacy Principles when involved in the collection, use, and disclosure of an individual's personal information.

This Privacy Policy outlines how we manage your personal information. It describes the sorts of personal information held and for what purposes and how that information is collected, held, used and disclosed. It also details how you can resolve any privacy issues you may have with our company.

Personal information is information about individuals where the individual can be identified or can reasonably be ascertained from the information. It may include points such as your name, address, age, insurance history or financial details.

Sensitive information is personal information that reveals racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, membership of a professional or trade association, membership of a trade union, details of health disability, sexual orientation or criminal record. This type of information will not be collected nor disclosed without your consent unless required by law or the collection is required for the establishment, exercise or defense of a legal equitable claim.

We have adopted the Australian Privacy Principles which set out standards for the collection, use, disclosure and handling of personal information. We are committed to respecting your right to privacy and protecting this information.

Our Privacy Policy applies to any personal information we collect, use or disclose after 21 December 2001 and applies to all your dealings with us. It does not apply to our employee records, however appropriate levels of confidentiality are maintained for these at all times.

Principles of Our Privacy Policy:

1. How and why we collect personal information
2. How we use and disclose personal information
3. What we expect of you and third parties we deal with
4. Security of your personal information
5. Access to your personal information
6. Transfer of information overseas
7. Complaints Procedure
8. How to contact us

1. How and why we collect personal Information:

We will not collect personal information unless the information is necessary for its legitimate functions or activities. Collection will only be by lawful and fair means and not in an unreasonably intrusive way.

We may directly or indirectly collect this information to enable us to provide our clients with financial services or products including arranging insurance or reinsurance and managing insurance claims or other risks.

2. How we use and disclose personal information

We will not use or disclose personal information for any purpose that is unrelated to our services and that you would not reasonably expect (except with your consent).

Unless otherwise instructed, we may disclose this information to other organisations where we believe it is necessary to assist them and us in providing their services. Recipients will typically be insurers, reinsurers, other insurance intermediaries, accountants, employers, health workers/ medical practitioners, investigators, solicitors, loss adjusters, state or federal health authorities, mortgagees, regulatory bodies and interested parties, other professional advisers, and suppliers or repairers (for the purpose of investigating or assisting with a claim).

Where your personal information is disclosed, we will seek to ensure that the information is held, used or disclosed consistently with the Australian Privacy Principles and other applicable privacy laws and codes.

We will take reasonable steps to ensure that your personal information is accurate, complete and up-to-date.

If the required personal information is not provided, we or any involved third parties may not be able to provide appropriate services.

3. What we expect of you and third parties we deal with

When you provide personal information about other individuals, we rely on you to have made them aware that you will or may provide their information to us, the purposes we use it for, the types of third parties we disclose it to and how they can access it (as described in this document).

If you have not done this, you must tell us before you provide the relevant information.

If we give you personal information, you and your representatives must only use it for the purposes we agree to. Where relevant you must meet the requirements of the Australian Privacy Principles set out in the Privacy Act 1988, when you collect, use, and handle personal information on our behalf.

You must also ensure that your agents, employees and contractors meet all of these requirements.

4. Security of your personal information

We may store your personal information electronically or in hard copy. We endeavour to protect it from misuse and loss and from unauthorised access, modification and disclosure.

We maintain computer and network security, e.g. the use of fire walls (security measures for the internet) and other security systems such as user identifiers and passwords to control access to computer systems.

5. Access to your personal information

You may access your personal information held by us and you may let us know if you think it inaccurate, incomplete or out of date. No fee will be charged by us for an access request. However we may charge the reasonable cost of complying with the access request. There are some limited situations that are set out in the Australian Privacy Principles where access may not be allowed.

6. Transfer of information overseas

We may transfer your personal information overseas where it is necessary to provide our service, however this will not occur without your permission unless the country is subject to a comparable privacy scheme.

7. Privacy Complaints

Any privacy complaints should first be referred to the relevant staff member and their manager. Any unresolved complaints should be referred to the Privacy Commissioner.

8. How to contact us

Please contact us if you would like to:

- Find out more about the way we manage personal information.
- Access your personal information held by our office.
- Provide details for us to correct or update your personal information we hold.
- Complain about a breach of privacy.
- Discontinue receiving information about our products or services; or
- If you do not want us to disclose your personal information to other organisations.

For further information on Privacy visit the Federal Privacy Commissioner's website at:

<http://www.privacy.gov.au/act>