

PRIVACY POLICY

Our Privacy Policy Statement

We are committed to protecting your privacy and confidentiality in accordance with the Australian Privacy Principles 2014. This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

What information do we collect and how do we use it?

We will collect personal information for primary purposes, which are relevant to providing and administering our products and services.

To enable us to arrange and provide insurance quotes and insure your risks, we collect the information needed by insurers etc. We may need to provide this information to our underwriters and reinsurers. Some of these companies may be located outside Australia. By utilising our services you consent to the electronic transfer of your personal information via email, the internet and other transmission systems.

When a claim is made under the policy, to enable us to assess the claim, we and our representatives (including loss adjusters, investigators, medical advisers and lawyers) will collect information about the claim, some of which may be personal information. We may collect the information from you or from third parties. We provide this information to the insurer and those appointed to assist you in making a claim. Again this information may be passed on to our underwriters and reinsurers. We may use your personal information internally to help us improve our services and help resolve any problems.

What if you don't provide some of the information to us?

We can only apply for and arrange financial service products if we have all relevant information. The insurance laws also require insured's to provide us with all the information we need in order to be able to decide whether to insure and on what terms. Credit Providers also require specific information to help them to assess any credit applications that we may facilitate on your behalf.

How do we hold and protect your information?

We hold the information we collect from you in our computer system and in our hard copy files. We ensure that your information is safe by following the usual security procedures expected by our clients and as dictated by the Australian Privacy Principles 2014.

All information on our server is backed up by daily by The Data Vault Pty Ltd (Data Vault) and the information is stored within Australia. Data Vault complies with the Australian Privacy Principles 2014 and is not authorised to access any of your personal information except for the purpose of storing the information.

Will we disclose the information we collect to anyone?

We may only disclose information to:

- Financial institutions, other AFS licensees, Insurers, underwriters and reinsurers (for the purpose of seeking recovery from them or to assist them to assess insurance risks only);
- Premium Funders/ credit providers for the purpose of gaining quotations and on arranging funding of your insurance premiums / financial investments.
- An investigator, assessor, State or Federal Health Authorities, lawyers, accountants, medical practitioners, hospitals or other professional advisors (for the purposes of investigating or assessing your claim);
- A lawyer or recovery agent (for the purpose of defending an action by a third party against you or for the purpose of recovery costs including your excess);
- Contractors who supply services to us, e.g. to handle mailings on our behalf
- An immediate family member;
- Other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event where we are requested to supply relevant insurance information

However, we will do our best to ensure that they protect the information in the same way that we do. We may provide this information to others if we are required to do so by law or under some unusual other circumstances which the Australian Privacy Principles 2014 permits. We do not sell, trade, or rent personal information to others.

How can you check, update or change the information we are holding?

Upon receipt of your written request from you and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you.

We will also correct, amend or delete any personal information that we agree is inaccurate. If you wish to access or correct your personal information please write to the Privacy Officer, C/- our office.

We do not charge for receiving a request for access to personal information or for complying with a correction request. We do however reserve the right to charge you for all reasonable costs and outgoings specifically incurred in meeting your request for information.

Your Consent

By asking us to quote or arrange insurance to you and your clients, you consent to the collection and use of the information you have provided to us for the purposes described above.

Information Sent Overseas

In certain situations it is likely that some or all of the Personal Information that you provide to us may be disclosed to businesses that operate overseas.

This would only occur where the product provider / intermediary is based overseas – e.g. Lloyds of London syndicates or brokers and other overseas based insurers and intermediaries or in situations where we utilise “Cloud Computing” services that are situated outside Australia.

In all such cases we commit to making reasonable enquiries to ensure that these organisations comply with their local privacy legislation where such legislation is comparable to the Australian legislation and to comply with the key components of Australian Privacy legislation in cases where their local legislation is considered inadequate or non-existent.

Contact Details

The Privacy Officer
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