

# Statement Privacy Policy



The objective of this policy is to assist us to comply with the Privacy Act 1988 (Cth) in our dealings with insureds and other people. The Act is designed to protect individuals' personal information. It does this by restricting the ways in which personal information may be used.

Complying with the Privacy Act helps us to enhance our client service.

## What is personal information?

Personal information is information or opinion about an individual whose identity is apparent or can easily be ascertained from the information or opinion.

## Sensitive information

Sensitive personal information is information or opinion about a person's racial or ethnic origin, political opinions, membership of a political, trade or professional association or a trade union, religious or philosophical beliefs or affiliations, sexual preferences, criminal record or health information.

Our Privacy Officer, *John Flower*, is responsible for all matters to do with privacy.

## What information do we collect?

We collect personal information from insured parties (and their contractors and employees), brokers, our employees or others. However we only collect personal information that we need and we only use the information that we collect for the primary purpose(s) for which we collect it. These are:

- Providing quotes for insurance cover (including obtaining risk carrier confirmation where necessary);
- Issuing insurance policies;
- Handling claims under insurance policies;
- Providing information about insurance matters;
- Dealing with brokers, risk carriers and reinsurers; and
- Operating our business.

## How do we use personal information?

We do not use or disclose the information for any other purpose without the person's consent. In particular, we do not:

- Trade, rent or sell personal information; or
- Provide personal information to anyone without consent – other than brokers, risk carriers, reinsurers and their appointed representatives and those we appoint to investigate and manage claims on our behalf.

Stricter requirements apply to sensitive personal information. We do not collect or disclose sensitive information without consent unless:

- The collection is required by law; or
- It is necessary for the establishment, exercise or defence of a claim.

In most cases we obtain consent in the usual course of providing insurance services when we collect information necessary to underwrite a policy.

## What can we disclose?

The Privacy Act does allow us to use or disclose information in some other unusual circumstances. If you want to use or disclose personal information for any reason other than those described above, check with the Privacy Officer before doing so.<sup>1</sup>

<sup>1</sup>Note for Privacy Officer – NPP 2.1 sets out the other circumstances in which information may be used or disclosed for a secondary purpose