

PRIVACY POLICY

ALBANY DISTRICT INSURANCE BROKERS PTY LTD

The Federal Privacy Act covers us and it's National Privacy Principles (NPP's), which set out standards for the collection, use, disclosure and handling of personal information.

Personal information is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information or opinion (e.g. a name and address).

Our Privacy Policy applies to any personal information we collect, use or disclose after 21 December 2001. It does not apply to our employee records.

How and why we collect personal information:

In the course of providing our services, we need to collect personal information either directly from the relevant individuals or indirectly from third parties that have involvement with you. These services include insurance broking and advisory services, risk management consulting and claims management, and other forms of insurance services (including underwriting and reinsurance). We may also use this information to help us develop and identify products and services that may interest clients, conduct market or customer satisfaction research, develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of our respective products and services.

This personal information is collected by phone, fax, e-mail or direct contact with the relevant individuals or third parties involved. We collect this information from, but not limited to:

- Clients/prospective clients
- Individuals who act on your behalf (e.g. power of attorneys)
- Past or current insurers
- Automotive retailers
- Lawyers
- Accountants
- Finance Companies
- Witnesses to claims
- Claims Assessors
- Medical Practitioners
- Internet Websites or Electronic Information sites
- Publicly available information services (e.g. phone books or electoral roles)

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

How we use and disclose personal information:

We do 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).

We have a duty to maintain the confidentiality of our clients' affairs, including personal information. Our duty of confidentiality applies except where disclosure of your personal information is with your consent or compelled by law.

We usually disclose personal information to third parties who assist us or are involved in the provision of our services. In arranging or managing your insurance needs we may provide information to, but not limited to:

Insurers/Reinsurers.

Other insurance intermediaries taking over your insurances (with your consent)

Finance companies

Claims assessors or loss adjusters

Lawyers

Accountants

Purchasers of our business/related companies

We take reasonable steps to ensure that your personal information is accurate, complete, and up-to-date whenever we collect, use or disclose it.

What we expect of you and third parties we deal with:

When you provide us with 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 it is sensitive information we rely on you to have obtained their consent to the above.

If you have not done either of these things, 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 agreed to.

Where relevant, you must meet the requirements of the National Privacy Principles set out in the Privacy Act 1988, when collecting, using, disclosing and handling personal information on our behalf.

You must also ensure that your agents, employees and contractors meet the above requirements.

Security of your personal information:

We endeavour to protect any personal information that we hold from misuse and loss, and to protect it from unauthorised access, modification and disclosure. We maintain physical security over our paper and electronic data stores and premises, such as locks and security disposal of indexed mail and sensitive material. We also maintain computer and network security, such as logon codes and passwords, firewalls for Internet security, backup procedures and use of a safe.

Transfer of information overseas

We may transfer your personal information overseas where it is necessary to provide our services. For example, we sometimes use the Internet to collect and process information. In addition, some insurers or reinsurers are based overseas and we need to provide your personal information to them to arrange your cover. In most cases, we only do this with your consent.

Opting out

If we send you any information about services or products, or you do not want us to disclose your personal information to any other organisation (including related bodies corporate) you can opt out by contacting:

Amanda Brown
Privacy Officer
Albany District Insurance Brokers
Unit 2/60 Aberdeen Street, Albany WA 6330
Phone: 08 9841 6199
Fax: 08 9841 6377
Email: abrown@adib.com.au

Queries/Concerns

If you wish to gain access to your personal information, or you want us to correct or update it, you have a complaint about a breach of your privacy, or any other query relating to our Privacy Policy, please contact our Privacy Office during business hours, as above.

We will respond to your query or complaint as soon as possible and will try to resolve any complaint with seven (7) working days. If this is not possible, we will contact you within that time to let you know how long we estimate that it will take to resolve your complaint. Any unresolved complaints should be referred to the Privacy Commissioner.