

Our Privacy Policy

We are covered by the Federal Privacy Act and its National Privacy Principles (NPPs), which set out standards for the collection, use, disclosure and handling of personal information.

Personal information (see the Privacy Act 1988 – as amended) 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. It does not apply to our employee records.

How and why we collect personal information

We collect personal information either directly from the relevant individuals or indirectly from third parties.

For example, an insured may not only provide us with information on themselves for the purpose of obtaining our services but also on other insureds who they represent. We may also obtain personal information from past insurers, witnesses to claims, health care workers and publicly available sources etc. We collect personal information to be able to provide our various services.

These may include, insurance broking, claims management and other insurance and financial services that may extend to income protection, superannuation and investment advisory services through associated or affiliated companies.

We also use it to help to develop and identify products and services that may interest clients; plus, developing, establishing and administering alliances and other arrangements with other organisations in relation to the promotion, administration and use of our products and services, such as premium funding.

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

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. For example, in arranging and managing your insurance needs we may provide information to insurers, other insurance intermediaries, our advisers such as loss adjusters, lawyers and accountants, and others involved in the claims handling process. We may also provide it to parties who have a prospective interest in our business.

In collecting personal information we may use forms and stationery supplied by insurers and other third parties. When you return such completed documents to us we will treat the personal information on the form as information you have provided for our use to provide you with our various services.

We limit the use and disclosure of any personal information provided by us to third parties for the specific purpose for which we supplied it.

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

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How we rely on you and third parties we deal with

We rely on you to keep us up to date with accurate and complete information.

When you provide us with personal information about other individuals, we rely on you to have made them aware that you will 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 by contacting us. If it is sensitive information we rely on you to have obtained their consent to the above. If you have not done 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 employ a number of means to protect any personal information that we hold from misuse and loss, and to protect it from unauthorised access, modification and disclosure, including:

- physical security over our paper and electronic data stores and premises, such as locks and security alarm systems.
- computer and network security; for example, the use of firewalls (security measures for the Internet) and other security systems such as user identifiers and passwords to control access to computer systems.
- secure removal and destruction of records that are no longer required.
- confidentiality agreements signed by staff and other contractors.

Transfer of information overseas

We may transfer your personal information overseas where it is necessary to provide our service. For example, we sometimes use the internet to collect and process information. In addition, some insurers or reinsurers are based overseas and we, or third parties we disclose information to, may need to provide your personal information to them.

Additional offers and information

Our standing arrangement with insurers is that they will NOT use personal information collected by us to send you offers of additional services or products. We may send you information about services or products. If you do not wish to receive such offers or information, please contact us.

How to contact us

If you wish to gain access to your personal information, or you want us to correct or update it, please call us on (07) 3866 5444. If you have a complaint about a breach of your privacy, or any other query relating to our Privacy Policy, ask for our Privacy Officer, Michael Riley.

We will respond to any query as soon as possible and will try to resolve any complaint within 5 working days or let you know, within that time, how long we estimate that it will take. If you are not satisfied, you have the right to refer the matter to the Federal Privacy Commissioner.