

INSURANCE AND YOUR PRIVACY

YOUR PRIVACY

This statement tells you how we collect, use and disclose personal information.

"Personal Information" (see Privacy Act 1988 – as amended) is information about and which identifies individuals, including, for example, an individual who is an insured and an individual who may simply be referred to in the application for cover or claim form (such as a director, employee, claimant, witness etc).

Why we require personal information

We collect personal information from you to be able to provide you with 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.

Other purposes include helping to develop and identify products and services that may interest you; 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 we are not provided with the personal information we need, we or third parties we disclose the information to, may not be able to provide appropriate services.

Disclosure of personal information

We disclose personal information to third parties who we believe are necessary to assist us in providing our services. For example, in arranging and managing your insurance needs we will usually 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 with 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 whenever we collect, use or disclose personal information, it is accurate, complete, and up-to-date.

How we rely on you

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 that 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.

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 additional services or products. If you do not wish to receive those offers or information, please contact us.

Contacting us

If you would like a copy of our Privacy Policy (or the Privacy Policies of insurers) you may visit our web site at www.directinsurance.com.au or phone us. If you would like to seek access to your personal information, contact our office on **(07) 3866 5444**

By paying the premium or providing information requested in any document, you agree to us collecting, using and disclosing your personal information as outlined in this Statement.