

SOUTH COAST INSURANCE BROKERS

PRIVACY POLICY

At South Coast Insurance Brokers W.A. Pty Ltd (AFSL 245460) trading as South Coast Insurance Brokers, we are committed to protecting your privacy and confidentiality in accordance with the Privacy Act 1988 (Cth) (Privacy Act) and it is one of our prime concerns that any personal information you provide to us is not used for any other purpose than that intended and expected by you. This Privacy Policy describes our current policies and practices in relation to the collection, handling, use and disclosure of personal information.

WHAT INFORMATION DO WE COLLECT, HOLD AND HOW DO WE USE IT?

We will collect personal information for primary purposes, which is to advise you about your insurance needs and management of your risks. This can include a broad range of information ranging from your name, address, contact details, age to other information about your personal affairs including your assets, personal belongings, financial situation, health and wellbeing.

We provide any information that the insurers or intermediaries who we ask to quote for your insurances and premium funding require to enable them to decide whether to insure you and on what terms or to fund your premium and on what terms.

Insurers may in turn pass on this information to their reinsurers. Some of these companies may be located outside Australia. For example, if we seek insurance terms from an overseas insurer (e.g. Lloyd's of London), your personal information may be disclosed to the insurer. If this is likely to happen, we inform you of where the insurer is located, if it is possible to do so.

When a claim is made under an insurance policy, to enable us to assist in the claim process, we and our representatives and those of the insurer (including loss adjusters, investigators, medical advisers and lawyers) 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 or their agents and those appointed to assist you in making a claim. Again this information may be passed on to your 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 INFORMATION TO US?

We can only fully advise you and assist in arranging your insurance or with a claim if we have all relevant information. The insurance laws also require insured's to provide all the information required by the end insurer to help them decide whether to insure you and on what terms. You have a duty to disclose the information which is relevant to the insurer's decision to insure you. Premium funders also require specific information to help them assess any credit applications that we may facilitate on your behalf.

HOW DO WE HOLD AND PROTECT YOUR INFORMATION?

We strive to maintain the reliability, accuracy, completeness, and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

We hold the information we collect from you in our computer system and in hard copy working files, which when completed is electronically imaged and stored. After which any paper records are destroyed securely.

We ensure that your information is safe by protecting it from unauthorised access, modification, and disclosure. We maintain physical security over our paper and electronic data and premises, by using locks and security systems. We also maintain computer and network security; for example, we use firewalls (security measures for the Internet) and other security systems such as user identifiers and passwords to control access to computer systems where your information is stored.

WILL WE DISCLOSE THE INFORMATION WE COLLECT TO ANYONE?

We do not sell, trade, or rent your personal information to others.

We may disclose information to:

- Financial institutions, other Australian Financial Service Licensees, Insurers, underwriters, underwriting agencies, wholesale brokers and reinsurers (for the purpose of seeking recovery from them or to assist them to assess insurance risks);
- Premium funders for the purposes of gaining quotations on and arranging funding of your insurance premiums.
- 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 or to provide compliance review services;
- An immediate family member;
- Other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event

We may also disclose information we collect to the providers of our policy administration and broking systems that help us to provide our products and services to you.

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 Privacy Act permits.

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.

We will tell you at time of advising on your insurance if they are overseas and in which country the insurer is located. If the insurer is not regulated by laws which protects your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to that insurer.

Australian and overseas insurers acquire reinsurance from reinsurance companies that are located throughout the world so in some cases your information may be disclosed to them for assessment of risks and in order to provide reinsurance to your insurer. We do not make this disclosure. This is made by the insurer (if necessary) for the placement for their reinsurance program.

We may also disclose information we collect to the providers of our policy administration and broking systems that help us to provide our products and services to you. These policy administration providers and broking systems may be supported and maintained by organisations in New Zealand, the Philippines and Vietnam and your information may be disclosed to those organisations. Please note that the Privacy Act and Australian Privacy Principles may not apply to these organisations.

HOW CAN YOU ACCESS, CHECK, UPDATE OR CHANGE YOUR INFORMATION?

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 at the details listed below.

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.

In some limited cases, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

YOUR CONSENT

By asking us to provide you with our financial services, you consent to the collection and use of the information you have provided to us for the purposes described above.

COMPLAINTS ABOUT PRIVACY

Should you have a complaint regarding a breach of privacy please contact our Complaints Officer who will handle the matter in accordance with our formal complaints handling procedures.

Your complaint can be lodged over the phone, via mail or email or you may wish to make an appointment with our Complaints Officer at a convenient time and location, as below:

Street Address:	12 Aberdeen Street, Albany WA 6330
Address:	PO Box 5501 Albany WA 6332
Telephone:	(08) 9841 4155
Email:	enquiries@scibwa.com.au
Website:	www.scibwa.com.au

We will do all that is reasonable in the circumstances to address your complaint. We will acknowledge your complaint within 24 hours and we will respond with a decision within 30 days of you making the complaint. We will provide you with information concerning referring your complaint to the Australian Financial Complaints Authority if we cannot resolve your complaint. Please see our **Complaint Guide** for further information.

OUR WEBSITE

Anonymous Data

We use technology to collect anonymous information about the use of our website, for example when you browse our website our service provider may log your server address, the date and time of your visit, the pages and links accessed and the type of browser used. It does not identify you personally and we only use this information for statistical purposes and to improve the content and functionality of our website, to better understand our clients and markets and to improve our services.

Cookies

In order to collect this anonymous data we may use “cookies”. Cookies are small pieces of information which are sent to your browser and stored on your computer’s hard drive. Sometimes they identify users where the website requires information to be retained from one page to the next. This is purely to increase the functionality of the site. Cookies by themselves cannot be used to discover the identity of the user. Cookies do not damage your computer and you can set your browser to notify you when you receive a cookie so that you can decide if you want to accept it. Once you leave the site, the cookie is destroyed and no personal or other information about you is stored.

Forms

Our Website allows visitors to submit information via Self-Service forms (e.g. contact requests). The information submitted via the Forms may not be encrypted. Should you be concerned about the confidentiality of any information provided by any Self Service forms please do not hesitate to lodge this information with us via phone or email.

We may also use your contact information that you supply on this website to send you requested product information and promotional material and to enable us to manage your ongoing requirements, e.g. renewals, and our relationship with you, e.g. invoicing, client surveys etc.

We may also notify you via direct marketing about new services and special offers, events or articles we think will be of interest to you. We may send you regular updates by email or by post on insurance matters. If you would rather not receive this information or do not wish to receive it electronically, email or write to us.

We may also use your information internally to help us improve our services and help resolve any problems.