

Our Privacy Policy

We are covered by the Federal Privacy Act and its 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 (eg.) 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 insured whom 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 include insurance broking, claims management, risk management consulting, other forms of insurance services (including underwriting and reinsurance). For more information on our services please contact us.

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 only 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, reinsurers, other insurance intermediaries, insurance reference bureaux, our advisers such as loss adjusters, lawyers and accountants, and others involved in the claims handling process.

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

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

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 to which we agreed.

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.

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 need to provide your personal information to them to arrange your cover. In most cases, we only do this with your consent.

Cookies

Cookies are pieces of information that a website can transfer to an individual's computer hard drive for record keeping. The information remains on your computer after the Internet session finishes.

When you visit our website, a 'session cookie' is temporarily placed on your computer, which is used to record statistical information about your visit to our site. These session cookies are deleted from your computer at the end of each Internet session or when you leave our site.

We only use this session cookie to build a broad picture of how visitors are using our site, to help us improve the service to visitors. The information collected in relation to you is anonymous and cannot provide us with any personal information about you (see "What else you should know about privacy") for details of information recorded.

Most Internet browsers are pre-set to accept cookies. If you prefer not to receive cookies, you can adjust your Internet browser to warn you when cookies are being used. You will still be able to use our web site even if you choose to disable the use of the session cookie.

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 organization (including related bodies corporate) you can opt out by contacting us.