



Privacy Policy Statement

Atlantic Insurance Brokers Pty Ltd respects your privacy and is committed to protecting the personal or sensitive information of our clients in accordance with the Privacy Act 1988 (Cth) including the Privacy Amendment (Enhancing Privacy Protection) Act 2012.

This document sets out our current policies and standards for the collection, use and handling of your personal information. It replaces any information about privacy in the insurance documentation we have previously provided to you.

Further information can be found in our Privacy Policy available at www.atlanticinsurance.com.au

WHAT PERSONAL INFORMATION DO WE COLLECT AND HOW DO WE USE IT?

To enable us to provide advice on and arrange financial services on your behalf, we collect personal information from you in order to advise you about your insurance needs and the management of your risks. We will usually provide some or all of this information to third parties who assist us or are our product suppliers. For example, insurers, reinsurers, intermediaries or premium funding providers with whom we have placed or propose to place your insurances and/or premium funding with, in order for them to decide whether to insure or fund you and on what terms. Some of these companies may be located outside of Australia.

When a claim is made under an insurance policy, we collect information about your claim – some of which may be personal information, either from you or from third parties. We provide this information to your insurer and/or their agents and those appointed to assist you in making a claim (e.g. loss adjusters, investigators, medical advisers, lawyers, etc).

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

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).

WHAT IF YOU DON'T PROVIDE SOME INFORMATION TO US?

We can only apply for and arrange financial service products if we have all relevant information. The insurance laws also require insured's to provide all the information required by the insurer to help them decide whether to insure you and on what terms. Credit providers 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 ensure that any information we collect is accurate, complete, and current. We endeavour to protect the personal information that we hold from misuse and loss, and to protect it from unauthorised access, modification or disclosure.

The information we collect from you is kept for as long as is reasonable necessary for the purpose of which it was collected, or to comply with any applicable legal reporting or document retention requirements. We hold this information in coded files and coded computer records. Our computer system has sound safeguards such as network and communications security restricting unauthorised access. We ensure that your information is safe by having a secure office and storage facility.

WILL WE DISCLOSE THE INFORMATION WE COLLECT TO ANYONE?

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

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 purpose 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);
- An immediate family member.

However, we will make every effort to ensure that they protect your information in the same way that we do.

INFORMATION SENT OVERSEAS

In certain situations we may disclose some or all of the personal information that you provide to us to businesses that operate overseas. This would only occur where the service provider or intermediary is based overseas and we need to provide your personal information to them to arrange your cover. In all such cases we commit to making reasonable enquiries to ensure that these organisations comply with their local privacy legislation where such legislation is comparable to the Australian legislation, and to comply with the key components of Australian Privacy legislation in cases where their local legislation is considered inadequate or non-existent.

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.

DIRECT MARKETING AND HOW TO OPT OUT

If we send you information about services or products which you do not wish to receive, or you do not want us to disclose your personal information to any other organisations, you can opt out by contacting us at:

Atlantic Insurance Brokers Pty Ltd

Suite 102/486 Whitehorse Road, Surrey Hills Victoria 3127

PO Box 1045, Surrey Hills Victoria 3127

p: (03) 9836 3733 f: (03) 9836 9740 e: atlantic@atlanticinsurance.com.au

ACCESSING YOUR PERSONAL INFORMATION AND COMPLAINTS

Upon receipt of your written request 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, or if you have a complaint about a breach of your privacy please contact our Privacy Officer,

C/- Atlantic Insurance Brokers Pty Ltd.