



## **AFM Insurance Brokers Pty Ltd - Privacy Statement**

### **Our Privacy Policy**

The Commonwealth Government has introduced amendments to the Privacy Act 1988 that took effect on 21 December 2001. The amendments introduced the requirement for organisations to adhere to the National Privacy Principles when involved in the collection, use and disclosure of an individual's personal information.

This Privacy Policy outlines how AFM Insurance Brokers Pty Ltd (AFMIB) manages your personal information. It describes the sorts of personal information held and for what purposes and how that information is collected, held, used and disclosed. It also details how you can resolve any privacy issues you may have with AFMIB.

Personal information is information about individuals where the individual can be identified or can reasonably be ascertained from the information. It may include points such as your name, address, age, insurance history or financial details.

AFMIB has adopted the National Privacy Principles (NPPs), which set out standards for the collection, use, disclosure and handling of personal information. We are committed to respecting your right to privacy and protecting this information.

Our Privacy Policy applies to any personal information we collect, use or disclose after 21 December 2001 and applies to all your dealings with AFMIB and any of its authorised representatives. It does not apply to our employee records, however appropriate levels of confidentiality are maintained for these at all times.

### **Principles of AFMIB's Privacy Policy:**

1. How and why we collect personal information
  - a) About our clients
  - b) About our representatives
2. How we use and disclose personal information
3. What we expect of you and third parties we deal with
4. Security of your personal information
5. Access to your personal information
6. Transfer of information overseas
7. Complaints Procedure
8. How to contact us

## **1. How and why we collect personal Information:**

### **a) About our clients**

AFMIB will not collect personal information unless the information is necessary for its legitimate functions or activities. Collection will only be by lawful and fair means and not in an unreasonably intrusive way.

We may directly or indirectly collect this information to enable us to provide our clients with financial services or products including arranging insurance or reinsurance and managing insurance claims or other risks.

### **b) About our representatives**

We collect personal information either directly from the relevant individuals or indirectly from third parties. For example, a representative may not only provide us with information about themselves for the purpose of becoming an authorised representative, but also on others whom they represent. We may also obtain personal information from referees or references, underwriters, premium funders and other service providers and publicly available sources etc. The information may be collected by telephone, in writing or via e-mail.

The personal information we collect is only made available to those officers of AFMIB or third parties as is required in order to provide our services.

## **2. How we use and disclose personal information**

AFMIB will 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).

Unless otherwise instructed, AFMIB may disclose this information to other organisations where we believe it is necessary to assist them and us in providing their services.

Recipients will typically be insurers, reinsurers, other insurance intermediaries, accountants, employers, health workers/ medical practitioners, investigators, solicitors, loss adjusters, state or federal health authorities, mortgagees, regulatory bodies and interested parties, other professional advisers, and suppliers or repairers (for the purpose of investigating or assisting with a claim).

Where your personal information is disclosed, AFMIB will seek to ensure that the information is held, used or disclosed consistently with the National Privacy Principles and other applicable privacy laws and codes.

AFMIB will take reasonable steps to ensure that your personal information is accurate, complete and up-to-date.

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

## **3. What we expect of you and third parties we deal with**

When you provide 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 you have not done this, 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 agree to. Where relevant you must meet the requirements of the National Privacy Principles set out in the Privacy Act 1988, when you collect, use, and handle personal information on our behalf.

You must also ensure that your agents, employees and contractors meet all of these requirements.

#### **4. Security of your personal information**

AFMIB may store your personal information electronically or in hard copy. We endeavour to protect it from misuse and loss and from unauthorised access, modification and disclosure.

We maintain computer and network security, e.g. the use of fire walls (security measures for the internet) and other security systems such as user identifiers and passwords to control access to computer systems.

#### **5. Access to your personal information**

You may access your personal information held by AFMIB and you may let us know if you think it inaccurate, incomplete or out of date. No fee will be charged by AFMIB for an access request. However we may charge the reasonable cost of complying with the access request. There are some limited situations that are set out in the National Privacy Principles where access may not be allowed.

#### **6. Transfer of information overseas**

AFMIB may transfer your personal information overseas where it is necessary to provide our service, however this will not occur without your permission unless the country is subject to a comparable privacy scheme.

#### **7. Privacy Complaints**

Any privacy complaints should first be referred to the relevant AFMIB representative. If a privacy complaint cannot be resolved by their manager, please request that he/she refer the matter to the Compliance & Training Manager – AFMIB. We will respond to your query or complaint as soon as possible and will try to resolve any complaint within 14 days. If this is not possible, we will contact you within that time to advise how long we estimate that it will take to resolve your complaint. This service is entirely free of charge. Any unresolved complaints should be referred to the Privacy Commissioner.

#### **8. How to contact us**

Please contact us if you would like to:

- Find out more about the way we manage personal information.
- Access your personal information held by AFMIB.
- Provide details for AFMIB to correct or update your personal information we hold.
- Complain about a breach of privacy by AFMIB or an AFMIB representative.
- Discontinue receiving information about our products or services; or
- If you do not want us to disclose your personal information to other organisations.

Contact: Licensing & AR Relationship Manager  
AFM Insurance Brokers Pty Ltd  
PO Box 10709  
Brisbane Adelaide Street, Qld, 4000

Ph: 07 3319 5100

Fax: 07 3319 5160

For further information on Privacy visit the Federal Privacy Commissioner's website at:

<http://www.privacy.gov.au/act>