

Privacy Policy

Power Insurance Brokers Pty Ltd t/as Austbrokers Coast to Coast, ABN 79 011 046 414.

Where the words we, us or our have been used they refer to Power Insurance Brokers Pty Ltd t/as Austbrokers Coast to Coast Our Privacy Policy.

We are covered by the Federal Privacy Act and the National Privacy Principles (NPPs), which set out standards for the collection, use, disclosure and handling of personal information. To make inquiries about any privacy issue with our Company you may contact our office. 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 (e.g. a name and address). Our Privacy Policy applies to any personal information we collect, use or disclose after 21 December 2001. 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's who they represent. We may also obtain personal information from past insurers, witnesses to claims, health care workers, publicly available sources and persons who we enter into alliances or other business relationships with etc. We collect personal information to be able to provide our various services and those of our related companies. These include insurance broking, claims management, risk management consulting, other forms of insurance services and superannuation and investment advisory services. We also use it to help to develop and identify products and services that may interest clients, conduct market or customer satisfaction research, develop, establish and administer alliances and other arrangements with other organisations in relation to promotion, administration and use of our respective products and services. For more information on our services please contact us. The types of personal information we collect generally includes your name, address, telephone number, email address, date of birth and other information specific to our products or services. In certain circumstances, we may also collect personal information which is sensitive. Sensitive information includes information about your health, religious or philosophical beliefs, membership of professional or trade associations or a criminal record. Unless the sensitive information is required or permitted by or under law, we will obtain your consent to its collection.

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 disclose personal information to third parties who assist us or are involved in the provision of our services. You authorise us to disclose necessary information to related companies (including an Authorised Representative) and to any agents or contractors who provide services to us in connection with the provision of products or services you have sought from us. For example, in arranging and managing your insurance needs we may provide information to insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, or advisers such as loss adjusters, lawyers and accountants, and others involved in the claims handling process. We may also disclose your personal information to prospective purchasers (including their advisers) of our business and alliance and other business partners. These parties are prohibited from using your personal information except for the specific purpose for which we supply it to them. We take reasonable steps to ensure that your personal information is accurate, complete, and up-to-date whenever we collect or 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 purpose 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 must only use it for the purposes we agreed to. 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 will 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.

Sale or restructure of business.

In the future we may consider the sale or restructure of our business or the purchase of the business of other Insurance Brokers or financial advisers. In such circumstances it may be necessary for your personal information to be disclosed to permit the parties to assess the sale or restructure proposal for example through a due diligence process. We will only disclose such of your personal information as is necessary for the assessment of any sale or restructure proposal and subject to appropriate procedures to maintain the confidentiality and security of your personal information. In the event that a sale or restructure proceeds, we will advise you accordingly.

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 organisation (including related bodies corporate or an Authorised Representative) you can opt out by calling our Privacy Officer (contact details are noted below).

Our Website.

You are able to visit our website without providing any personal information. We will only collect personal information with your prior knowledge. Email addresses are only collected if you send us a message and will not be automatically added to a mailing list.

Cookies

A cookie is a small string of information that a website transfers to your browser for identification purposes. The cookies we use may identify individual users.

- Cookies can either be "persistent" or "session" based. Persistent cookies are stored on your computer, contain an expiration date, and are mainly for the user's convenience.
- Session cookies are short-lived and are held on your browser's memory only for the duration of your session; they are used only during a browsing session, and expire when you quit your browser.
- We may use both session and persistent cookies. This information may be used to personalise your current visit to our websites or assist with analytical information on site visits.
- Most Internet browsers can be set to accept or reject cookies. If you do not want to accept cookies, you can adjust your Internet browser to reject cookies or to notify you when they are being used. However, rejecting cookies may limit the functionality of our website.

How to contact us.

If you wish to gain access to your personal information, or you want us to correct or update it, or you have a complaint about a breach of your privacy, or any other query relating to our Privacy Policy, contact our Privacy Officer during business hours on:

Telephone: 07 5586 9955

Facsimile: 07 5586 9966

Mail: PO Box 151
Nobby Beach Qld 4218

Email: admin@abcoasttocoast.com.au

In the event that this Privacy Policy or any part thereof is amended or modified in the future, the revised version will be available at our office or on our website.

If you ever have a need to make a complaint we will endeavour to respond as soon as possible and will try to resolve any complaint within (20) working days. If this is not possible, we will contact you within that time to let you know how long we estimate that it will take to resolve your complaint. If the complaint remains unresolved we will assist you in referring the matter to the Privacy Commissioner.