

Privacy Policy Statement

Australian Financial Services No. 246369

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

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).

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. We ensure that your information is safe by following the usual security procedures expected by our clients and in accordance with the guidelines issued by the Office of Australian Information Commissioner (OAIC).

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.
- Other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event.

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

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, C/- our office.

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 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. 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
6 Monomeeth Drive Mitcham Victoria 3132
Phone: (03) 9836 3733
Email: atlantic@atlanticinsurance.com.au

WEBSITE PRIVACY ISSUES

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 may allow visitors to submit information via Self-Service forms (Quotes, Claim Forms, Employment and Contact request). 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.

COMPLAINTS ABOUT PRIVACY

Should you have a query or a complaint regarding a breach of privacy please 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. We will do all that is reasonable in the circumstances to address your complaint.

The OAIC can investigate privacy complaints from individuals about our business if we are specifically caught by the Privacy Act. We also follow the Notifiable Data Breach obligations imposed by the Privacy Act.

Before a client can lodge a complaint with the OAIC, they will generally need to complain directly to ourselves and allow 30 days for it to respond. If they do not receive a response within 30 days, or they are dissatisfied with our response, they may then complain to the OAIC.

Complaints to the OAIC must be made in writing. Further information on the complaints process is available for clients wishing to complain regarding a Privacy Breach at www.oaic.gov.au