



Geelong Insurance Brokers
Privacy Policy



We maintain a record of your personal details and needs and any recommendations made to you. This information and any claim details may be passed on to the insurer. We are committed to ensuring the confidentiality and security of your personal information, and comply with the General Insurance Code of Practice.

We are covered by the Federal Privacy Act and its National Privacy Principles (NPPs), 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 (e.g. a name and address).

Our Privacy Policy applies to any personal information we collect, use or disclose after 21 December 2001.

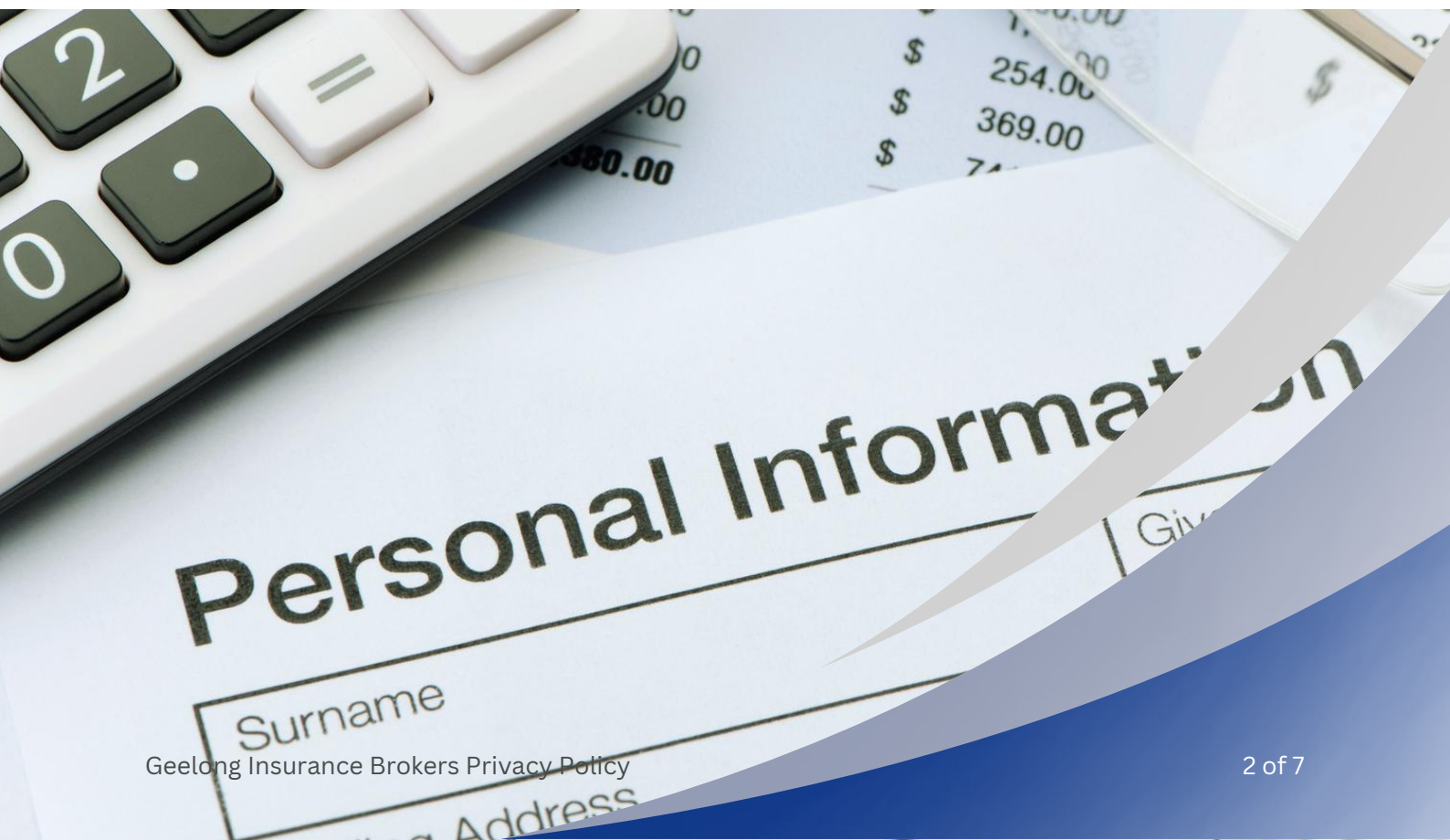
How and why we collect personal information:

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 and publicly available sources etc.

We collect personal information to be able to provide our service as Insurance Brokers, namely to arrange insurance for our clients and assist them with claims.

For more information about 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 client's 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.

For example, in arranging and managing your insurance needs we may provide information to insurers, other insurance intermediaries, 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 the 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 carried out 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 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.

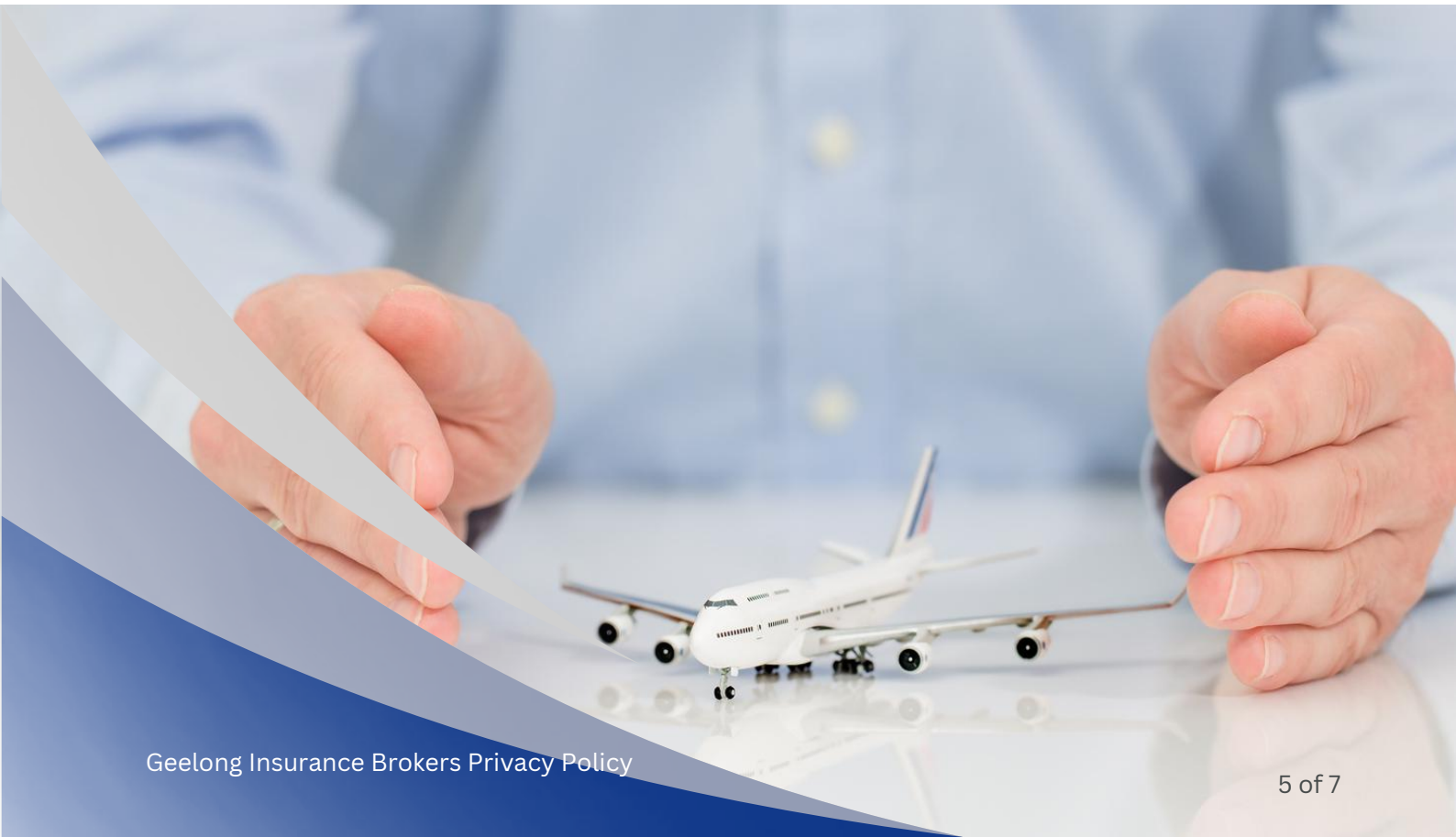
Security of your personal information

We endeavor to protect any personal information that we hold from misuse and loss, and to protect it from unauthorised access, modification and disclosure.

For example: We maintain physical security over our premises, such as locks and security systems. We also maintain computer and network security; for example, we use firewalls (security measures for the internet) and other security systems such as user identifiers and passwords to control access to computer systems.

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 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.



Complaints or Queries

Any query or complaint can be submitted either by telephone or in writing to our Privacy Officer care of the address provided on page 7.

We will respond to your query or complaint as soon as possible and will try to resolve any complaint within five 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. Any unresolved complaints should be referred to the Privacy Commissioner.

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 body corporate) you can opt out by calling our Privacy Officer (see details page 7).





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:



**Geelong Insurance
Brokers**

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PO Box 96, Geelong VIC 3220

Phone: +61 3 5229 0061

Email: info@gibvic.com.au

geelonginsurancebrokers.com.au