



**We are committed to protecting your privacy.**

Insurance Time, ABN 25601399848, ensures your privacy is of the utmost importance by following the Privacy ACT 1988 (Cth) (Privacy Act) and the Australia Privacy Principles (APPs).

**Personal Information Handling Practices**

**Collection, Use and Disclosure**

We and our Insurance Brokers, collect your personal information (which may include sensitive information such as health information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim, in order to help us properly administer your insurance application, policy or claim.

Personal information may be obtained by us directly from you or, sometimes, via a third party such as your employer or an immediate member of your family.

When information is provided to us via a third party we use that information on the basis that you have consented or would reasonably expect us to collect your personal information in this way and we take reasonable steps to ensure that you have been made aware of how we handle your personal information. The primary purpose for our collection and uses of your personal information is to enable us to provide insurance services to you.

**Data quality**

We take reasonable steps to ensure that personal information is current, accurate, up-to-date and complete whenever we collect or use or disclose it.

Throughout our dealings with you we will take reasonable steps to confirm the details of your personal information we hold and ask you if there are any changes required.

The accuracy of personal information depends largely on the information you provide to us, so we rely on you to:

- Let us know if there are any errors in your personal information as you become aware of; and
- Keep us up-to-date with changes to your personal information (such as your name or address).

## **Access to and correction of your personal information**

You are entitled to have access to any personal information relating to you which we possess, except in some exceptional circumstances provided by in law. For example, we may refuse access

where the:

- information may have an unreasonable impact on the privacy of others;
- request is frivolous or vexatious;
- information relates to existing or anticipated legal proceedings and would not be accessible by the process of discovery in those proceedings;
- information would reveal our intentions in relation to negotiations in such a way as to prejudice those negotiations.

Where providing access would reveal evaluative information generated by us in connection with a commercially sensitive decision-making process, we will provide an explanation for the decision rather than direct access to the information.

If we refuse access or to give access in the manner requested by you, we will let you know why in writing and provide you with details about how to make a complaint about the refusal.

If we make a correction to your personal information, we may retain a copy of the previous information for our records or as required by law.

## **Direct Marketing**

We may use your personal information, including any email address you give to us, to provide you with information and to tell you about our products, services or events or any other direct marketing activity (including third party products, services and events which we consider may be of interest to you). Without the limitation just described, if it is within your reasonable expectations that we send you direct marketing communications given the transaction or communication you have had with us, then we may also use your personal information for the purpose of sending you direct marketing communications which we may consider may be of interest to you. We may request our related parties to contact you about services and products that may be of interest to you.

## **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 as much 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 sale or restructure proceeds, we will advise you accordingly.

### **Do we transfer information overseas?**

Any personal information provided to Insurance Agents Group (IAG) Pty Ltd may be transferred to, and stored at, a destination outside Australia. Personal information may also be processed by staff or by other third parties operating outside Australia who work for us or for one of our suppliers, agents, partners or related companies. When we send information overseas, in some cases we may not be able to take reasonable steps to ensure that overseas providers do not breach the Privacy Act and they may not be subject to the same level of protection or obligations that are offered by the Act. By proceeding to acquire our services and products you agree that you cannot seek redress under the Act or against us (to the extent permitted by law) and may not be able to seek redress overseas. If you do not agree to the transfer of your personal information outside Australia, please contact us.

### **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.

### **Your Choices**

In dealing with us, you agree to us using and disclosing your personal information as set out in this statement. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer. However, should you choose to withdraw your consent it is important for you to understand that this may mean we may not be able to provide you or your organisation with insurance or to respond to any claim. If you have previously provided us with permission to show your name and occupation for marketing purposes, you may revoke this permission at any time in writing to us, or by calling our office on 07 33870130.

## **Complaints**

If you do have a complaint about privacy, we ask that you contact our office first to help us to assist you promptly.

In order to resolve a complaint, we:

- Will liaise with you to identify and define the nature and cause of the complaint;
- May request that you detail the nature of the complaint in writing;
- Will keep you informed of the likely time within which we will respond to your complaint;
- Will inform you of the reason for our decision in resolving such complaint; and
- Keep a record of the complaint and any action taken in the Register of Complaints.

If you have a complaint, please email our privacy officer at: [admin@insurancetime.com.au](mailto:admin@insurancetime.com.au) or write to us at Insurance Agents Group (IAG) Pty Ltd and our Privacy Officer will then attempt to resolve the issue or complaint.

When we make our decision, we will also inform you of your right to take the matter to the Office of the Australian Information Commissioner (OAIC) if you are not satisfied. In addition, if you have not received a response from us of any kind within 48 hours of your request.

## **How to Contact Us**

If you would like more information about how we manage your personal information, would like a copy of your personal information, or to correct or update it, please contact privacy officer on 07 33870130 or you can email: [admin@insurancetime.com.au](mailto:admin@insurancetime.com.au)

You can also obtain information on privacy issues in Australia on the Office of the Australian Information Commissioner ("OAIC") website at [www.oaic.gov.au](http://www.oaic.gov.au) or by contacting the OAIC by email at [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au) or by calling them on 1300 363 992.