

## Privacy Statement

### Introduction

At Equisure we strive to provide the best possible solutions to your insurance needs. We also care about the privacy of you, our customer, and protecting your personal information. This statement outlines how we manage this information

Equisure and its related companies (collectively referred to as "we", "us") are subject to the National Privacy Principles under the Privacy Act 1988 (Cth) (as amended by the Privacy Amendment (Private Sector) Act 2000 (Cth)).

### What information do we collect?

We may collect personal information about you when you deal with us over the telephone, send us correspondence (whether by letter, fax or email), visit our web sites or when you have contact with us in person. As well as collecting information directly from you, there may be occasions when we collect information about you from a third party, for example from:

- Your retailer at place of purchase
- Other service providers who collect information on our behalf, such as resellers;
- Market research companies contracted by us to obtain information so that we may improve and market our products and services;

### How we use your personal information

We generally collect your personal information to assist us in providing the following services:

- to issue insurance policies
- to manage claims
- to underwrite risks on behalf of the Insurer;
- to provide notices required by law and or insurance purposes;
- to conduct marketing activities or satisfaction surveys;
- to develop and identify products and services that may interest clients;

### Disclosure of personal information to third parties

We disclose personal information to other parties who we believe are necessary to assist us in providing our services, such as providing information to:

- Insurers, reinsurers, and other insurance intermediaries;
- Loss adjustors, lawyers and accountants, and others involved in claims handling processes such as any claims dispute tribunal;
- Financial institutions which may require evidence of your insurance coverage;

We may also provide it to an intending purchaser of our business portfolio.

In these situations, we prohibit the third party contractor from using personal information about you except for the specific purpose for which we supply it.

Other than the above, we will not disclose your personal information without your consent unless disclosure is either necessary to prevent threat to life or health, authorised or required by law, reasonably necessary to enforce the law or necessary to investigate a suspected unlawful activity.

### **Access to and correction of information we hold about you**

We will, on request, provide you with access to the information we hold about you, unless there is an exception, which applies under the National Privacy Principles, including for the purpose of correcting or updating that information.

We may recover from you our reasonable costs of supplying you with access to this information. Your request to provide access to this information will be dealt with in a reasonable time. If we refuse to provide you with access to the information, we will provide you with reasons for the refusal and inform you of any exceptions relied upon under the National Privacy Principles.

### **Keeping your personal information up to date**

We take reasonable steps to ensure that your personal information is accurate, complete, and up-to-date whenever we collect or use it. If the personal information we hold about you is inaccurate, incomplete or out-of-date, please contact us and we will take reasonable steps to either correct this information, or if necessary, discuss alternative action with you.

### **Resolving your concerns**

If you wish to gain access to your personal information, have a complaint about a breach of your privacy, or you have any query about how your personal information is collected or used, please forward your complaint or query to the address below. We will respond to your query or complaint as soon as possible.

### **Changes to this Privacy Statement**

We may amend this Privacy Statement as our business requirements or the law changes. Any changes to this Privacy Statement will be updated on [www.equisure.com.au](http://www.equisure.com.au), so please visit the website periodically to ensure that you have our most current privacy statement.

### **Contacting us and opting out**

If you do not want us to disclose your personal information to any other organisation; or you do not want to receive any new product information; or you want to request access to your personal information we possess, you can e-mail your request or lodge any complaint to our Privacy Officer: [info@equisure.com.au](mailto:info@equisure.com.au) or mail your request to:

**Privacy Officer  
Equisure Pty Ltd  
PO Box 1239, QVB Sydney NSW 1230**