



## Alliance Privacy Policy

At Alliance Insurance Broking Services Pty Ltd, we are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. This document describes our current policies and practices in relation to the collection, handling, use and disclosure of personal information. It also deals with how you can complain about a breach of the privacy laws, how you can access the personal information we hold and how to have that information corrected.

Anywhere in this policy that states, 'we', 'us' and 'our' means Alliance Insurance Broking Services Pty Ltd, AFSL: 244127, ABN: 77 095 376 882, ACN: 095 376 882.

### What personal information do we collect and how do we use it?

When we advise you about your financial affairs, we ask you for the information we need to understand your financial situation, needs and objectives. This can include a broad range of information ranging from your name, address, contact details, age and gender to other information about your personal affairs including your assets, income, banking details (credit card, account and the like), personal belongings, financial situation, health and wellbeing, criminal history or any other information that we may require in order to conduct our services. We provide any information that insurers, intermediaries or finance companies, who we ask to quote for your insurances or finance, require to enable them to decide whether to insure or finance you and on what terms. We can only fully assist in arranging your insurance or with a claim, if we have all the relevant information.

We may collect your personal information in several ways including from our website, by phone, email, in writing (proposal forms, declaration, claim forms or the like) or by any other reasonable measure to ensure we obtain the relevant information that is required.

Insurers may in turn pass this information to their reinsurers. Some of these companies are located outside Australia. For example, if we seek insurance terms from an overseas insurer, (e.g. Lloyd's of London), your personal information may be disclosed to the insurer. If this is likely to happen, we inform you of where the insurer is located, if it is possible to do so. We also use your information to send you policy information and promotional material and to enable us to manage your ongoing requirements and our relationship with you.

From time to time, we will use your information to send you direct marketing communications including offers, updates and newsletters that are relevant to the services we provide. We always give you the option of electing not to receive these communications in the future. You can unsubscribe by notifying us and we will no longer send this information to you. We may also use your information internally to help us improve our services and to help resolve any problems.

### What if you don't provide information to us?

We can only fully advise you and assist in arranging your insurance or with a claim, if we have all relevant information. The insurance laws also require you to provide your insurers with the information they need in order to be able to decide whether to insure you and on what terms. You have a duty to disclose the information which is relevant to the insurer's decision to insure you.

### When do we disclose your information overseas?

If you ask us to seek insurance terms and we recommend an overseas insurer, we may be required to disclose the information to the insurer located outside Australia. For example, if we recommend a policy provided by Lloyd's of London, your information may be given to the Lloyd's broker and underwriters at Lloyd's of London to help them make a decision about whether to insure you.

We will tell you at the time of advising on your insurance, if they are overseas and in which country the insurer is located. If the insurer is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to that insurer.

Australian and overseas insurers acquire reinsurance from reinsurance companies that are located throughout the world so in some cases your information may be disclosed to them for assessment of risks and in order to provide reinsurance to your insurer. We do not make this disclosure, this is made by the insurer (if necessary) for the placement for their reinsurance program.

#### **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 logs your server address, the date and the 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 allows visitors to submit information via Self-Service forms (Claim Forms, Employment and Contact request). The information submitted via the Forms is **not** encrypted – an option is available for claim forms to be downloaded in PDF format for faxing. Should you be concerned about confidentiality of the claim information, this would be the recommended method.

Information collected via on-line forms is sent to our offices via EMAIL (not encrypted) and is also stored on a database which is accessible by Alliance Insurance Broking Services Pty Ltd staff only (password protected).

We also use your information to send you requested product information and promotional material and to enable us to manage your ongoing requirements, e.g. renewals and to manage our relationship with you, e.g. invoicing, client surveys etc.

We may occasionally notify you through 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.

#### **How do we hold and protect your information?**

We take reasonable steps to protect any personal information that we hold from misuse, interference, loss and from unauthorised access, alteration and disclosure. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected, or to comply with any applicable legal or ethical reporting or document retention requirements.

We hold the information we collect from you within our computers, including data storage offsite with third parties and hard copies. In some cases, your file is archived and sent to an external data storage provider for a period of time. We only use storage providers located within Australia who are also regulated by the Privacy Act.

We ensure that your information is kept physically safe by operational security including standard locks, security cameras and alarm systems on our buildings. 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. However, data protection measures are never completely secure and despite the measures we have put in place, we cannot guarantee the security of your personal information. You must take care to ensure you protect your personal information (for example, by protecting any usernames and passwords). You should notify us as soon as possible if you become aware of any security breaches.

#### **Will we disclose the information we collect to anyone?**

We do not sell trade or rent your personal information to anyone.

We may need to provide your information to contractors who supply services to us, for e.g. to handle mailings on our behalf, external data storage providers or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. However, we will take reasonable steps to ensure that they protect your information as required under the Privacy Act.

If you wish to access or correct your personal information please write to our Privacy Officer at 119 Salmon Street, Port Melbourne Vic 3207 or [privacy@allianceinsurance.com.au](mailto:privacy@allianceinsurance.com.au).

#### **How can you check, update or change the information we are holding?**

Upon receipt of your written request and if you have provided 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, irrelevant, out of date or incomplete.

If you wish to access or correct your personal information please write to our privacy officer at [privacy@allianceinsurance.com.au](mailto:privacy@allianceinsurance.com.au).

We do not charge for receiving a request for access to personal information or for complying with a correction request. Where the information requested is not a straightforward issue and will involve a considerable amount of time then a charge will need to be confirmed for responding to the request for the information.

In some limited cases, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your request, if this is the case and the reasons for our refusal.

#### **What happens if you want to complain?**

If you have any concerns about whether we have complied with the Privacy Act of this Privacy Policy when collecting or handling your personal information, please write to our Privacy Officer at 119 Salmon Street, Port Melbourne Vic 3207 or at [privacy@allianceinsurance.com.au](mailto:privacy@allianceinsurance.com.au).

Your complaint will be considered by us through our internal complaints resolution process and we will try to respond with a decision within 45 working days of making the complaint.

#### **Your consent**

By asking us to assist with your insurance needs, you consent to the collection and use of the information you have provided to us for the purpose described above.

#### **Tell us what you think**

We welcome your questions and comments about privacy. If you have any concerns or complaints, please email us at [privacy@allianceinsurance.com.au](mailto:privacy@allianceinsurance.com.au).