



# Privacy Policy

'We', 'Our' and 'Us' means All Parks Insurance Pty Ltd, ABN: 25 151 703 525, 2/6 Margaret Street, Wyong NSW 2259, Australia.

## **Our Commitment**

The privacy of your personal information is important to Us. We are committed to protecting your privacy in accordance with the Privacy Act 1998 (Cth) and the Australian Privacy Principles. This Privacy Policy 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 and how you can access the personal information We hold and how to have that information corrected.

## **What information do We collect, who uses it and how?**

Typically the details We collect and hold can include a broad range of information ranging from your name, address, contact details, age to other information about your personal affairs including your assets, personal belongings, financial situation, health and wellbeing. We may also collect information that is specific to Our product. It may be necessary to collect sensitive information for the purpose of determining your needs with a specific product or service. In this event We will collect sensitive information in accordance with the Privacy Act (Cth) and the Australian Privacy Principles.

When you make a claim under your policy, We assist you by collecting information about your claim. Sometimes We also need to collect information about you from others. We provide this information to third parties appointed by Us to assist with your claim (e.g. loss adjusters, medical brokers etc.).

We also Use your information to send you product information to enable Us to manage your ongoing requirements, (e.g. renewals), Our relationship with you (e.g. invoicing, property surveys, etc.). We may also send you marketing materials about other products or services which they think could be of interest to you. These materials may be sent by post, email or text message. If you would rather not receive this information or do not wish to receive it electronically, email or write to Us as outlined below and We will no longer send this information to you. We may also Use your information internally to help Us improve Our services and help resolve any problems.

## **What if you don't provide some information to Us?**

We collect your personal information so that We can provide you with assistance in relation to insurance and related products and to comply with Our legal and other obligations. We may not be able to perform these functions if you do not provide Us with the personal information We need in order to be able to decide whether to insure you and on what terms. We may also collect your personal information from a person responsible for the management of your policy or other authorised persons for this purpose.

## **When do We disclose your information overseas?**

All of Our service providers are located within Australia at present. However should We be required to disclose the information to a service provider overseas, We aim to protect your personal information by taking reasonable steps to ensure that the overseas service provider has similar protections in relation to privacy or that We enter into contractual arrangements with the recipient that safeguards and ensures compliance with Australian privacy law and this Privacy Policy. However, in some cases We may not be able to take reasonable steps to ensure they 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 Privacy Act. By proceeding to acquire Our services and products You agree that You cannot seek redress under the Privacy Act or against Us (to the extent permitted by law) and may not be able to seek redress overseas.

Related and unrelated third parties to whom Your Personal Information is disclosed are required to keep the information confidential and only Use it for the same purposes as We are permitted to Use it.

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.

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

We strive to maintain the reliability, accuracy, completeness and currency of the personal information We hold and to protect its privacy and security. 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 initially in a working file, which when completed is electronically imaged and stored, after which any paper is destroyed in Our onsite shredder. 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 in Australia who are also regulated by the Privacy Act.

We ensure that your information is safe by protecting it from unauthorised access, modification and disclosure. We maintain physical security over Our paper and electronic data and premises, by using 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 where your information is stored.

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

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

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

We may provide your information to others if We are required to do so by law, you consent to the disclosure or under some unusual other circumstances which the Privacy Act permits.

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

Upon receipt of your written request 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, irrelevant, out of date or incomplete.

If you wish to gain access to your personal information or you want Us to correct or update it please contact Us during business hours.

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.

For example, We may refuse access where:

- the information may have an unreasonable impact on the privacy of others;
- the request is frivolous or vexatious;
- the information relates to existing or anticipated legal proceedings;
- the information would reveal Our intentions in relation to negotiations in such as way as to prejudice those negotiations.

### **If We deny you access We will let you know why**

Where providing access would reveal evaluative information in connection with a commercially sensitive decision-making process, We will provide an explanation for the decision rather than direct access to the information. For access to complex or Sensitive Information or more detailed requests for access to your Personal Information, for example, access to information that is archived, We may require you to place your request in writing and charge you a fee for Our reasonable costs of retrieving and supplying the information to you. In all cases you will be asked to verify who you are

before your Personal Information is provided. All requests for Personal Information will be handled in a reasonable period of time.

**Website information and content** ([www.allparks.com.au](http://www.allparks.com.au))

The information provided on Our Website does not cover all aspects of the law on the relevant subject matter. Professional advice should be sought before any action is taken based upon the matters described and discussed on this site.

To the extent permitted by law, We make no representations about the suitability of the content of this site for any purpose. All content is provided without any warranty of any kind. We disclaim all warranties and conditions with regard to the content, including but not limited to all implied warranties and conditions of fitness for a particular purpose, title and non-infringement.

We will not be liable for any damages or injury caused by, including but not limited to, any failure of performance, error, omission, interruption, defect, delay in operation of transmission, computer virus, or line failure. To the extent permitted by law We will not be liable for any damages or injury, including but not limited to, special or consequential damages that result from the Use of, or the inability to Use, the materials in this site.

We believe the content of this site to be accurate, complete and current; however there are no warranties as to the accuracy, completeness or currency of the content. It is your responsibility to verify any information before relying on it. The content of this site may include technical inaccuracies or typographical errors.

We reserve the right to modify the content of this site from time to time.

**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 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 All Parks Insurance 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, such as renewals and Our relationship with you, including invoicing, client surveys etc.

We may occasionally 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 Using the contact details below.

We may Use your information internally to help Us improve Our services and help resolve any problems.

**Tell Us what you think**

We Welcome your questions and comments about privacy. If you have any concerns or complaints, please contact Us.

**Your consent**

By asking Us to assist with your insurance, you consent to the collection and Use of the information you have provided to Us for the purposes described above.

**Opting Out**

If We send you any 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 organisation, including related bodies corporate, you can opt out by contacting Us as outlined below.

**Contact details****All Parks Insurance Pty Ltd****Office Hours:** 9:00am – 5:00pm (EST) Monday – Friday**Telephone:** (02) 4355 4027**Fax:** (02) 4355 4160**Address:** 2/6 Margaret Street, Wyong NSW 2259**Postal:** PO Box 588, Wyong, NSW 2259**Email:** [allparks@allparks.com.au](mailto:allparks@allparks.com.au)**Web site:** [www.allparks.com.au](http://www.allparks.com.au)**ABN 25 151 703 525 Authorised Representative Number 409791**