

# ARKLEY TUCKWELL RISK MANAGEMENT PTY LTD

## PRIVACY POLICY

### Personal Information

Personal information is any information which lets somebody else identify you. It might be your name, age, gender and contact details. It could even include your health and financial information. We will act to protect your personal information in accordance with the National Privacy Principles.

We collect personal information on behalf of insurance companies to assist with the assessment of claims made against them. Such personal information will be collected by us and reported to the relevant insurance company. Your personal information will only be disclosed to an external organisation with your written consent.

At all times we cooperate with police and other law enforcement bodies as required or allowed by the law.

You can request access to the personal information we maintain about you. That way, if any information we hold is not accurate or complete, you will be provided with the opportunity to make such corrections. If access to your information is ever denied by us, you will be given a reason.

On 21 December 2001 the Privacy Act (implementing the National Privacy Principles) including provisions that regulate the way private sector organisations collect, use, disclose, keep secure and provide access to personal information came into effect.

Arkley Tuckwell Risk Management Pty Ltd complies with the Principles and acts at all times to ensure your privacy is secure.

### What is "personal information"?

The personal information we might hold about someone could be information or even an opinion, whether true or not, and whether it's formally recorded or not, about someone whose identity is apparent, or can reasonably be determined from that information or opinion.

### Why do we collect information about people?

We only collect information about people when directed to do so by an insurance company and when that person holds a policy of insurance with that company. Furthermore we only collect information on behalf of insurance companies who either maintain their own privacy policy which is stronger than the National Privacy Principles; comply with a recognised industry code which has been approved by the Federal Privacy Commissioner and/or comply with the National Privacy Principles. The information is collected only for the purpose of preparing a report to assist the insurance company with the assessment of the person's claim or application for insurance.

### What do we collect?

The personal information we collect might include someone's name, date of birth, address, occupation and telephone contact details. It can also extend to health information, education and employment history, symptoms of relevant medical conditions and financial information such as income tax returns.

Because of the nature of insurance policies the information we gather might be very sensitive such as a person's lifestyle, cigarette and alcohol consumption or sexual activity so the insurance company can assess its true risk.

From time to time we might need to take certain steps to verify the information that has been provided to us by a person. This process might include making contact with that person's accountant, insurance adviser, employer, witnesses or medical professionals. The person's consent is always sought in such cases, either directly or through the insurance company.

Information about someone's political opinions, religious beliefs or ethnic background is not collected.

## Obtaining consent

In the majority of cases, the person's written consent will be obtained prior to the collection of information about them. Exceptions are rare.

A person is free to withdraw their consent for us to obtain any information at any time. This withdrawal of consent will be reported to the relevant insurance company for the company to determine whether the said withdrawal affects its ability to accurately make an assessment of the claim or policy application.

## What if information is collected from someone else?

Sometimes we need to gather information about someone from another person. This might be from a family member, spouse, work colleague or an insurance adviser. In such instances, where practicable, we will inform the person that such information has been gathered from someone else.

## Outsourcing

In all circumstances where somebody's personal information is known to our contractors, confidentiality arrangements are in place. Contractors are prohibited from using or disclosing anybody's personal information for any reason other than our company's primary purpose, being the assessment of insurance claims on behalf of our customers.

## We might exchange information with a credit reporting agency

From time to time, personal information might need to be supplied to a credit reporting agency as part of the assessment process. This information is then reported to the insurer to assist with the assessment. In checking with a credit reporting agency, we want to confirm that the information already provided to the insurer is complete and accurate. When providing information to a credit reporting agency, your consent will be sought.

## Disclosure of information to law enforcement bodies or a court

We might need to divulge a person's information to a law enforcement agency or a court when instructed to do so by law.

At times we will update the information we hold by checking the information we hold against public records such as telephone directories or the Electoral roll.

## Personal Information Security

It is our policy to ensure all information is held securely. All reasonable precautions are taken to avoid any misuse, loss or any unauthorised access, alteration or disclosure of the information we hold. Our security measures are both physical and technological.

Access to the place where all information is held is restricted and controlled by the directors of Arkley Tuckwell Risk Management Pty Ltd. Staff and contractors can only access such information under the control of the directors. Computer systems within our offices cannot be accessed off site and the data base of records is held off-site.

Use of our on-site computers is by way of passwords which are changed regularly, ensuring that any unauthorised use is avoided and certainly easily detected and prevented.

If information is no longer required, when deemed so by our clients, it is destroyed in both physical and electronic form.

### How to gain access

You can request access to some of the information we might hold about you. To do so you will need to make your request in writing to our office. A handling and access charge of \$75 per hour (plus expenses of processing your application) will be levied. You will receive a response to your request for access within 30 days. Information might be supplied faster than this if you tell us exactly what information you are seeking.

### Your request might be denied or limited

Under the Privacy Act, access to some information can be restricted or denied. In such cases, you will be told why.

To make a complaint, please call our office or contact the office of the Federal Privacy Commissioner.