

Privacy Policy

Our Privacy Principles

We are committed to protecting your privacy. We use the information you provide to us to arrange for and quote on and insure your risks only. We only provide personal information to the insurers (and their representatives) and those appointed to assist you with claims under policies of insurance. We will not trade, rent or sell the information.

If you don't provide us with full information, we cannot properly quote for your insurance and provide the service you expect. You can check the personal information we hold about you at any time.

Our Privacy Policy Statement

We are committed to protecting your privacy and confidentiality in accordance with the Privacy Act 1988 (Cth). This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

1 What information do we collect and how do we use it?

We will collect personal information for primary purposes, which are relevant to providing and administering our products and services.

To enable us to arrange and provide insurance quotes and insure your risks, we collect the information needed by insurers etc. We may need to provide this information to our underwriters and reinsurers. Some of these companies may be located outside Australia.

When a claim is made under the policy, to enable us to assess the claim, we and our representatives (including loss adjusters, investigators, medical advisers and lawyers) will collect information about the claim, some of which may be personal information. We may collect the information from you or from third parties. We provide this information to the insurer and those appointed to assist you in making a claim. Again this information may be passed on to our underwriters and reinsurers. We may use your personal information internally to help us improve our services and help resolve any problems.

2 What if you don't provide some of the information to us?

We can only apply for and arrange insurance cover and claims under the policy if we have all relevant information. The insurance laws also require insured's to provide us with all the information we need in order to be able to decide whether to insure and on what terms.

3 How do we hold and protect your information?

We hold the information we collect from you in our computer system and in our hard copy files. We ensure that your information is safe by following the usual security procedures expected by our clients and as dictated by the Privacy Act 1988 (Cth).

4 Will we disclose the information we collect to anyone?

We may only disclose information to:

- Insurers, underwriters and reinsurers (for the purpose of seeking recovery from them or to assist them to assess insurance risks only);
- An investigator, assessor, State or Federal Health Authorities, lawyers, accountants, medical practitioners, hospitals or other professional advisors (for the purposes of investigating or assessing your claim);
- A lawyer or recovery agent (for the purpose of defending an action by a third party against you or for the purpose of recovery costs including your excess);
- Contractors who supply services to us, e.g. to handle mailings on our behalf
- An immediate family member;
- Other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event where we are requested to supply relevant insurance information

However, we will do our best to ensure that they protect the information in the same way that we do. We may provide this information to others if we are required to do so by law or under some unusual other circumstances which the Privacy Act 1998 (Cth) permits. We do not sell, trade, or rent personal information to others.



5 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. If you wish to access or correct your personal information please write to the Privacy Officer, C/- our office.

We do not charge for receiving a request for access to personal information or for complying with a correction request. We do however reserve the right to charge you for all reasonable costs and outgoings specifically incurred in meeting your request for information.

6 Duty of Disclosure

In accordance with the Insurance Contracts Act 1984 all contracts of insurance are subject to the Duty of Disclosure, which follows for your attention;

Duty of Disclosure

Before you enter into an insurance contract you have a duty to disclose to the insurer every matter that you know, or could reasonably expect to know and is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of insurance.

Your duty however does not require disclosure of matter:-

- That diminishes the risk to be undertaken by the insurer;
- That is common knowledge;
- That your insurer knows or in the ordinary course of business ought to know;
- As to which the Insurer waives compliance with your duty.

Non-Disclosure

If you do not comply with your duty of disclosure, the insurer may be entitled to reduce its liability in respect of a claim or may cancel the contract of insurance. If the non-disclosure was fraudulent, the insurer may be able to avoid (or cancel) the contract of insurance from its beginning. This would have the effect that you were never insured.

This disclosure is required, not only about the insured named in the policy, but also about associated and past businesses and private insurances. This duty applies up to the time of placement of the insurance and when you apply for any variations or renewals of the insurance contract. Further, most insurance contracts impose a continuing obligation to notify the insurer of any changes to the risk.

In addition to the information that we will collect from you in order to obtain quotations, matters which are important to the insurer include:

- In relation to premises and property to be insured: the location, use, materials of construction, value, occupation, security etc
- In relation to persons to be insured: occupation and activities, criminal convictions (for motor vehicle insurance, driving record and convictions / cancellations), insolvency, occupation etc
- Insurance and loss history, i.e. past losses and claims,
- Cancellation of previous insurance contracts
- Refusals to insure or the imposition of increased premiums.

7 Your Consent

By asking us to quote or arrange insurance to you and your clients, you consent to the collection and use of the information you have provided to us for the purposes described above.

8 Contact Details

The Privacy Officer
19 North Terrace, Hackney, South Australia 5069
PO Box 780, Kent Town, South Australia 5071
P 08 8362 5553 F 08 8362 5788
E privacy@whhib.com.au W www.whhib.com.au

