



Full Privacy Statement – Craven Insurance Services (CIS)

From 21 December 2001 Craven Insurance Services (CIS) was bound by the Privacy Act 1988 (Cth). This Act sets out standards to be met in the collection, use, disclosure and the handling of personal information.

About our Privacy Statement

This Privacy Statement outlines how we manage personal information. It applies to any personal information you provide to CIS and any personal information we collect, use, disclose or handle about individuals from other sources. It does not apply to our employee records which are not subject to this Act.

Our Privacy Statement can be accessed via our website www.cravensinsurance.com.au or by contacting our office.

How and why we collect personal information

We collect personal information either directly from the relevant individuals or indirectly from third parties. This is necessary to provide our various services, which can include insurance broking, claims management, risk management and other forms of insurance services.

For example, an insured may provide us with information on themselves for the purpose of obtaining an insurance policy, and also on other insureds that they represent. We may obtain personal information from past insurers, witnesses to claims, health care workers and publicly available sources.

We also collect personal information to be able to:

- develop and identify products and services that may be of interest to our clients;
- conduct market or customer satisfaction research
- develop, establish and administer information with other organisations in relation to the promotion, administration and use of **our** respective products and services

The usual type of information we collect can include, your:

- name and address
- date of birth
- email address
- financial details
- membership or professional trade associations
- health information
- criminal record
- traffic history
- claims history



If you do not provide the information requested, we or those involved with the provision of the service or product, may not be able to provide the appropriate type or level of service or product.

How we use personal information

We do not use or disclose personal information for any purpose that is unrelated to our services and that you would not reasonably expect (except with your consent). This may include:

- The purpose for which it was provided or secondary related purposes in circumstances where you would reasonably expect such use or disclosure;
- Where you have consented to such disclosure
- Where the National Privacy Principles authorise use or disclosure where required or authorised under law, in circumstances relating to public health and safety and in connection with certain operations by, or on behalf of an enforcement body.
- To meet our obligations pursuant to the Corporations Act where we are required to maintain certain transaction records and to make those records available for inspection by the Australian Securities and Investments Commission (ASIC) or an ASIC registered auditor.

Who we disclose personal information to

We disclose personal information to third parties who we believe are necessary to assist us in providing, managing and administering the services and products we provide. For example:

- Insurers, reinsurers or other insurance intermediaries
- Your representatives, such as your lawyers, accountants, financial advisors
- Our advisors, such as loss adjusters, lawyers and accountants and others involved in the claims handling process
- Purchasers of our business and related companies
- CIS's, ASIC registered auditor

We take reasonable steps to ensure your personal information is accurate, complete and up to date whenever we collect, use or disclose it.

What we expect of you and the third parties we deal with

When you provide us with personal information about other individuals, we rely on you to have made, or make them aware that you will, or may provide their information to us, the types of third parties we may provide it to, the relevant purposes we and the third parties we disclose it to will use it for and how they can access it. If it is sensitive information we require you to be certain you have obtained consent to the above. If you have not done either of these things, you must tell us before you provide the relevant information.



If you collect, use, disclose or handle personal information on our behalf, or receive it from us, you and your representatives must meet the relevant requirements of the National Privacy principles set out in the Privacy Act 1988 and only use and disclose it for the purposes we agreed to.

Security of your personal information

We endeavour to protect any personal information we hold from misuse and loss and to protect it from unauthorised access, modification and disclosure.

We achieve this by:

- Physical security over our paper and electronic data stores
- Security measures for access to our systems, including firewalls and passwords
- Controlling access to our premises
- Placing confidentiality requirements on our employees

Transfer of information overseas

We may transfer your personal information overseas where it is necessary to provide our service, for example, some insurers are based overseas and we need to provide them with your personal information to place cover. In most cases we only do this with your consent.

Opting out

If we send you any information about services or products, 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 either our Brisbane or Caloundra offices.

Dealing with us Anonymously

Where lawful and practicable to do so you can deal with us anonymously, eg general inquiries about the services we can offer you.

How to contact us

If you wish to gain access to your personal information, have a complaint about a breach of your privacy or you have any query on how your personal information is collected or used, or any other matter relating to your Privacy Policy, you can contact our Privacy Officer – Mr Glen Butler during business hours by:

Telephone: 07 3420 4100
Mail: PO Box 6512, Upper Mt Gravatt Qld 4122
Email: glen.butler@craveninsurance.com.au
Fax: 07 3420 4122



No fee will be charged by CIS for an access request, however we may charge the reasonable cost of complying with the access request, eg photocopying charges.

We will respond to your query or complaint as soon as possible and will try to resolve any complaint within 7 working days. If this is not possible, we will contact you within that time to advise you how long we estimate it will take to resolve your complaint. Any unresolved complaints should be referred to the Privacy Commissioner.

For further information on Privacy visit the Federal Privacy Commissioner's website at <http://www.privacy.gov.au>