



PRIVACY POLICY



1/1/2014

Our commitment to you our client

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OUR COMMITMENT TO YOU OUR CLIENT

Overview

The Privacy Act and the National Privacy Principles (NPPs)

ConGen Insurance Brokers Pty Ltd ABN 51 159 577 376 (ConGen) values the privacy of personal information. As from 21 December 2001 organisations and individuals were bound by the Privacy Act 1988 (Cth) which sets out standards to be met in the collection, use, disclosure and handling of personal information.

About our Privacy Policy

This Privacy Policy outlines how we manage personal information. It applies to any personal information you provide to ConGen 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 the Act.

Any updates of our Privacy Policy can be accessed via our website www.congen.com.au or by contacting our office on Phone: 612 9089 8623.

Why we collect personal information

We collect personal information to offer, provide, manage and administer the many financial services and products that we provide. These include insurance broking and claims management, risk management and other forms of insurance services.

If you would like more information on the services and products available please email us on admin@congen.com.au or access our Financial Services Guide available on our website www.congen.com.au under the "Compliance" tab.

We also collect personal information to be able to develop and identify products and services that may interest you, establishing and administering alliances, and other arrangements with other organisations in relation to the promotion, administration and use of our respective products and services.

The usual type of personal information collected includes your name, postal or e-mail address, date of birth, financial details etc. We may also need to collect sensitive information about you in relation to life, general and workers compensation insurance, information about your membership of professional or trade associations, health information and criminal record.

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. We also refer

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you to our Duty of Disclosure information sheet available on our website, which sets out the information that you must provide to insurance underwriters.

How we collect personal information

We generally collect personal information directly from an individual but in some cases we may collect it indirectly from a third party.

For example, an insured's representative may tell us about other persons wanting the benefit of our service or the relevant product such as a director or officer or professional or other staff member of that organization. Alternatively, we may collect information through our own staff, advisers or another third party, such as loss adjusters, solicitors, insurers health care workers or publicly available sources.

Who we disclose personal information to

We have a duty to maintain the confidentiality of our clients' affairs, including personal information. Our duty of confidentiality applies except where disclosure of personal information is with our client's consent or compelled by law.

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

- To our alliance partners who may wish to tell you about their services or products which may be of advantage to you, unless you request us not to.
- For insurance broking and life and general insurance products - insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, medical service providers, fraud detection agencies, our advisers such as loss adjusters, lawyers and accountants, and others involved in the claims handling process.

What we expect of you and 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 (as described in this document). If it is sensitive information we rely on you to 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 that we have agreed.

Security of your personal information

Your personal information may be stored in hard copy documents, as electronic data, or in our software or systems. We endeavour to protect any personal information that we hold from misuse and loss, and to protect it from unauthorised access, modification and disclosure.

Some of the ways we protect your private information are:

- imposing confidentiality requirements on our employees
- employing security measures for access to our systems such as firewalls and other internet security measures
- controlling access to our premises

Transfer of information overseas

We may transfer your personal information overseas where it is necessary for the purposes described above. For example, we may need to provide your personal information to an overseas insurer in order to obtain cover for you.

Keeping information up to date and accessing it

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

We will, on request, provide you with access to information we hold about you, unless there is an exception which applies under the NPPs. Things that may affect a right to access include:

- access would pose a serious threat to the life or health of any individual;
- access would have an unreasonable impact on the privacy of others
- a frivolous or vexatious request
- the information relates to a commercially sensitive decision making process
- access would be unlawful or denying access is required or authorised by law (e.g. we have a duty of confidentiality to our clients and will not provide access to personal information about you if it will breach that duty)
- access would prejudice enforcement activities relating to criminal activities and other breaches of law, public revenue, a security function, or negotiations with the individual legal dispute resolution proceedings

If we don't provide you with access, we will provide you with reasons for the refusal and inform you of any exceptions relied upon.

You can also gain access to correct or update your personal information by contacting ConGen.

We will respond to your request to provide information within a reasonable time frame and we may recover from you our reasonable cost of supplying you with this information.

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Opting out of receiving marketing information

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 you can opt out by contacting ConGen.

How to contact us

If you wish to gain access to your personal information, or you want us to correct or update it or if you have a complaint about a breach of your privacy or any other query relating to our Privacy Policy, you can contact us

- By phoning 02 9089 8623
- Emailing admin@congen.com.au
- Going to the “Contact Us” tab on our web page www.congen.com.au

We will respond to you as soon as reasonably possible.

For more information on privacy see the Privacy Commissioner's website <http://www.privacy.gov.au> or go to the website of the Office of the Australian Information Commissioner <http://www.oaic.gov.au>.