



## **DISCLAIMER**

### **General Disclaimer**

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## **Privacy Policy**

### **Introduction**

StateCover respects the privacy of personal information that it collects and is committed to managing that information in a responsible manner.

StateCover is covered by the Privacy Act 1988 and its ten National Privacy Principles (NPPs) which govern the way we collect, use, disclose and secure your personal information after 21 December 2001, as well as the access you may have to that information to correct or update it. It does not apply to our employee records. This Privacy Policy summarises how we adhere to the NPPs.

We ensure to the extent possible that our agents and service providers are aware of our and their respective obligations under the Privacy Act.

### **NPP 1 Collection**

We will only collect and hold personal information that is necessary for us to have to attend to your insurance, risk management and related needs. This will include such information as your name, age, address, contact details, gender, employment, income, health and medical history, insurance and claims history, information about the subject matter of the insurance, credit card details and other relevant information.

Usually, we will collect the personal information directly from you. Sometimes, we may collect the information from other parties, such as your employer (eg. for Group insurance policies) or from medical practitioners or insurers when arranging your insurance or submitting an insurance claim.

Where practical, you will be advised of the purpose for which we are collecting the information.

### **NPP 2 Use and Disclosure of Personal Information**

We only use and disclose your personal information in accordance with the terms of the Privacy Act.

We use the personal information collected principally for the purpose of assessing and advising you on your insurance needs, approaching the insurance/reinsurance market and placing your insurance, handling insurance claims or for risk management. This may include identifying and providing you with information about other products or services that may help you to understand and make decisions about your insurance, risk management and related needs. Where necessary, we may disclose information about you to third parties. For example, information may be provided to insurers, reinsurers, insurance intermediaries, service providers, finance providers, consultants, advisers, and agents. If you are proposing for insurance or renewing insurance, relevant or material information must be disclosed to the insurer under your legal duty of disclosure (for this purpose a special Duty of Disclosure notice will be provided to you).

### **NPP 3 Data Quality**

We endeavour to ensure that information we hold about you is accurate, complete and up-to-date whenever we collect, use or disclose it.

We will provide you with copies of insurance policies, schedules, benefit statements, renewal notices and invoices that show many of the items of primary information that we hold, and give you the opportunity to identify any incorrect information. It is therefore important that you check these insurance documents carefully. In some instances, you (or another party on your behalf) will be asked to complete insurance declarations annually to update information.

To assist us to keep your personal information accurate and up-to-date, please also advise us of any changes as they occur.

### **NPP 4 Data Security**

Your personal information is held securely and we take steps to protect it from misuse and loss, and from unauthorised access, modification or disclosure. Some of these steps include:

- Physical access controls to the information where information is kept
- Computer and network security including password and other electronic protection
- Our employees and data processors are obliged to respect the confidentiality of personal information we hold
- Training of staff on information handling processes
- Secure off-site storage and audited disaster recovery practices

We only retain information that is necessary and relevant to our operations. We retain most information relating to you for at least seven years in order to meet legal and business requirements. Once information is no longer required, we arrange for it to be destroyed in a secure manner.

### **NPP 5 Openness**

This Privacy Policy sets out in broad terms how we handle your personal information and safeguard your privacy. Further details about our information handling practices may be available on request from StateCover.

We review our Privacy Policy periodically and reserve the right to change it at any time. We will notify you of any changes by posting an updated version of the policy on our website.

#### **NPP 6 Access & Correction**

You have a right to access any personal information that we hold about you on written request, unless one of the exceptions in the NPPs applies. A reasonable charge may apply to gain access to information. You will be advised of any charges that may apply when you make a written request.

If you establish that information held is not accurate, complete or up to date, then we will take reasonable steps to correct the information.

Should you wish to access your personal information, please direct your request to your account executive. You may be required to provide suitable identification to enable us to protect the security and privacy of your personal information.

#### **NPP 7 Identifiers**

We will not use any personal identifiers issued by a government agency (eg. Tax file number or Medicare number) as an identifier in our records systems. Should legislation requires us to ask you to provide your tax file number, we will only use that number for the purposes permitted by legislation and not as a general means of identifying you.

#### **NPP 8 Anonymity**

Our operational and legal obligations will generally require that you identify yourself to us in order for us to provide insurance broking and risk management services to or on your behalf.

#### **NPP 9 Transborder (Overseas) Information Flows**

In the ordinary course of business, it may be necessary for us to disclose personal information about you to a person or organisation in a foreign country. (eg. to overseas insurers/reinsurers) We will only do this if:

- We reasonably believe that the foreign country has substantially similar privacy obligations; or
- You consent; or
- The obtaining of your consent is impractical but the disclosure is for your benefit and you would be likely to give your consent; or
- We have taken reasonable steps to ensure the recipient will not hold, use or disclose the information in a manner inconsistent with the NPPs.

#### **NPP 10 Sensitive Personal Information**

We will only collect sensitive information (eg. medical and health information) if you consent or other requirements under the Privacy Act have been met.

#### **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 them aware that you will or may provide their information to us, the purposes we use it for, the types of third parties we disclose it to and how they can access it (as described in this document). If it is sensitive information we rely on you to have obtained their consent to the above. **If you have not done either of these things, you must tell us before you provide the relevant information.**

If we give you personal information, you and your representatives must only use it for the purposes we agree to.

Where relevant, you must meet the requirements of the NPPs when collecting, using, disclosing and handling personal information on our behalf;

You must also ensure that your agents, employees and contractors meet the above requirements.

#### **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 in this context (including related bodies corporate) you can opt out by contacting your account executive or our Privacy Officer.

**Complaints or Concerns**

If you have any complaints or concerns about privacy matters, please advise StateCover in writing as follows:

C/- The Director, StateCover, Level 3 117 Clarence  
Street, SYDNEY NSW 2000  
Telephone: (02) 8270 6000

**Further Information About the Privacy Act**

For further information, you can contact The Office of the Privacy Commissioner, or visit their website on <http://www.privacy.gov.au> or read the National Privacy Principles at <http://law.gov.au/privacy/royalnppl.htm>