



### **Why We Collect Personal Information**

We collect personal information to provide the services we offer. This includes offering policies of insurance, risk management and claims handling.

We also collect personal information to be able to develop and identify products and services that may interest you, conducting market or customer satisfaction research, developing, establishing and administering alliances and other arrangements with other organisations in relation to the promotion, administration and use of our respective products and services. We also share information with our related companies for them to be able to offer you products and services as well.

Generally, the type of personal information we collect includes the person's name, mailing address, telephone number and e-mail address. Applying for a specific product or service may require us to collect specific information from you relating to that product or service. Where we have provided a service or product to you, we will need to collect and store your personal information relating to that product or service. This will enable us to assist you with any further information or questions you may have.

In certain circumstances, we may also collect sensitive information about you. For example, in relation to the purchase or making a claim under special casualty insurance, information about your membership of professional or trade associates, health information and criminal record are often required. The collection of sensitive information is in accordance with National Privacy Principles.

If you don't give us the personal information we or other relevant third parties need, we or they, may not be able to provide the appropriate type or level of service.

### **How We Collect Personal Information**

We generally collect personal information directly from the relevant individual but in some cases we may collect it indirectly from a third party. For example, an insured's representatives may tell us about other persons wanting the benefit of our service or the relevant product such as a director, officer, professional or other staff member.

Alternatively, we may collect through our own representatives, advisors or another third party, such as loss adjusters, lawyers, insurer's health care workers, publicly available sources or witnesses to a claim etc.

**Disclosing Information**

We disclose personal information to third parties who we believe are necessary to assist us in providing our services. Except where you have consented to it, we limit the use and disclosure of any personal information provided by us to such third parties to the specific purpose for which we supplied it. For example, in providing our services to you we may provide information to other insurers, reinsurers, other insurance intermediaries, our advisers such as loss adjusters, lawyers and accountants, and others involved in the claims handling process.

**What We Expect of You**

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 purpose we use it for, the types of third parties we disclosed 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 purpose we agreed to.

Where relevant, you must meet the requirements of the National Privacy Principles set out in the Privacy Act 1988, 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.

**Security of Your Personal Information**

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

We maintain physical security over our paper and electronic data stores and premises. We also maintain computer and network security.

We also impose our Privacy Policy on all third parties who will handle your personal information.

### **Transborder Issuers**

We may transfer your personal information overseas where it is necessary to provide our service or product. For example, we may transfer information via the Internet or have to provide overseas insurers and reinsurers and their and our representatives with personal information.

### **Accuracy and Access**

We take reasonable steps to ensure that your personal information is accurate, complete, and up-to-date whenever we collect 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. For example, where we have a duty of confidentiality we will not provide access to personal information if it will breach that duty.

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.

Your request to provide information will be dealt with in a reasonable time and we may recover from you reasonable cost for retrieving and supplying the information to you.

## **How to Contact Us**

If you wish to gain access to your personal information, opt out, complain about a breach of our privacy or you have any query on how your personal information is collected or used, or any other query relating to our Privacy Policy, please contact our Privacy Officer during business hours on:

Telephone: 02 4925 6666 – Underwriting Agencies of Australia Pty Ltd.

Facsimile: 02 4929 6621 – Underwriting Agencies of Australia Pty Ltd.

Mail: PO Box 656, Newcastle NSW 2300

We will respond to your query or complaint as soon as possible and will try to resolve any complaint within 5 working days. If this is not possible, we will contact you within that time to let you know how long we estimate that it will take to resolve your complaint.

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