

PRIVACY POLICY

At Genesis Insurance Brokers Australia, we are committed to protecting your privacy and confidentiality in accordance with the Privacy Act 1998 (Cth) including the Privacy Amendment (Enhancing Privacy Protection) Act 2012 and it is one of our prime concerns that any personal or sensitive information you provide to us is not used for any other purpose than that intended and expected by you. This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

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

We collect personal information for primary purposes that are relevant to providing and administering our financial products and services.

To enable us to provide advice on and arrange financial services, we collect the information needed by ourselves to ensure appropriate advice to you and information required by product suppliers. We will usually provide some or all of this information to our product suppliers. Some of these companies may be located outside Australia.

When a claim is made under a contract of insurance, we may assist in the claim process by collecting information about the claim, some of which may be personal information. Sometimes we also need to collect information about you from others.

We provide this information to your insurer and/or their agents and those appointed to assist in making a claim (i.e. loss adjusters, investigators, medical advisers, etc) and this information may be passed on to reinsurers.

We also use your information to send you requested product information and promotional material and to enable us to manage your ongoing requirements, i.e. renewals, and our relationship with you, i.e. invoicing, client surveys etc.

We may occasionally notify you about new services and special offers, events or articles we think will be of interest to you. We may send you regular updates by email or by post on insurance matters. If you would rather not receive this information, email or write to us.

We may use your information internally to help us improve our services and help resolve any problems.

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

We can only fully advise you if we have all relevant information. The insurance laws also require you to provide your insurers with all the information they need in order to be able to decide whether to insure you and on what terms.

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.

Will we disclose the information we collect to anyone?

We may disclose information to:

- Financial institutions, other Australian Financial Service Licensees, Insurers, underwriters, underwriting agencies, wholesale brokers and reinsurers (for the purpose of seeking recovery from them or to assist them to assess insurance risks);
- Premium funders / Credit providers for the purposes of gaining quotations on and arranging funding of your insurance premiums / financial investments.
- 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.

However, we will do our best to ensure that they protect the information in the same way that we do. We do not sell, trade, or rent your personal information to others. 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 permits.

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 Kellie Sutika, Privacy Officer, Genesis Insurance Brokers Australia, PO Box 2314, Burleigh Heads QLD 4220. 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.

Your consent

By asking us to provide you with our financial services, you consent to the collection and use of the information you have provided to us for the purposes described above.

Complaints About Privacy

Should you have a complaint regarding a breach of privacy please contact Kellie Sutika, Privacy Officer, Genesis Insurance Brokers Australia, PO Box 2314, Burleigh Heads QLD 4220 who will handle the matter in accordance with our formal complaints handling procedures.

Your complaint can be lodged over the phone, via mail or email or you may wish to make an appointment with our Privacy Officer at a convenient time and location. We will do all that is reasonable in the circumstances to address your complaint.

Information Sent Overseas

In certain situations it is likely that some or all of the Personal Information that you provide to us may be disclosed to businesses that operate overseas, including but not limited to United Kingdom and Singapore. This would only occur where the product provider/intermediary is based overseas – e.g. Lloyds of London syndicates or brokers and other overseas based insurers and intermediaries.

In all such cases we commit to making reasonable enquiries to ensure that these organisations comply with their local privacy legislation where such legislation is comparable to the Australian legislation and to comply with the key components of Australian Privacy legislation in cases where their local legislation is considered inadequate or non-existent.

We will make every effort to ensure that we only have business dealings with third parties that value privacy and information security the same way as us. However, by providing us with your consent to collect your information in accordance with this Privacy Notice (which includes our Privacy Policy) you acknowledge that we no longer be required to take reasonable steps to ensure the overseas recipient's compliance with the Act in relation to the handling of your information and we will not be liable to you for any breach of any Australian privacy law by these overseas recipients under the Act otherwise and, on this basis, you consent to such disclosure.