

Privacy Policy

NAS Insurance Brokers supports the National Privacy Principles and operates in accordance with the requirements of the Privacy Act and the amendments and provisions made in 2001.

Policy on the Management of Personal Information

NAS Insurance Brokers recognise the importance of your privacy, and while we will request personal information to enable us to provide you with an efficient service we are committed to safeguarding your privacy appropriately.

Collection

Personal information is information from which a person's identity can be established. In the course of discussions with you, and in the forms we require you to complete, we obtain personal information. We also obtain personal information indirectly from third parties eg. past insurers and your adviser. This information is collected to provide and administer our services as a general insurance broker.

If the required personal information is not provided, we or any involved third party may not be able to provide appropriate services.

We also collect personal information to identify products and services that may interest clients, conduct market or customer satisfaction research, develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of our products and services.

If 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 Privacy Policy).

Use and Disclosure

Your personal information will only be used or disclosed for the purposes for which it was

collected, or in circumstances where you would reasonably expect use or disclosure. This will include disclosure to third parties who assist us or are involved in the provision of our services for example your adviser, underwriters, underwriting agencies, premium funders, insurance brokers, other insurance intermediaries and cross endorsement partners who are also committed to protecting your privacy, and disclosure where required by law. If you do not want us to disclose your personal information to any third party please contact the Customer Service Officer as set out below.

We, or our partners we have a cross endorsement with, may use your information to offer you products and services that we believe meet your needs. If you do not wish to receive these offers please contact the Customer Service Officer as set out below.

We will only disclose your personal information for any other purpose with your consent.

Data Quality

We will take reasonable steps to ensure that the personal information we collect, use or disclose is accurate, complete and current.

Data Security

We will take reasonable steps to protect the personal information we hold from misuse, loss or unauthorized disclosure, use or modification. Data no longer required by us, or to satisfy legal requirements, will be destroyed or de-identified.

We operate from secure premises and maintain technology products to prevent unauthorised access to our computer systems. Security products will be regularly reviewed and kept up-to-date.

Openness

This Privacy Policy is available on request and contains information generally about what sort of personal information we hold, for what

purposes it is used, how it is collected and under what circumstances it is disclosed.

Access and Correction

You have a right to request access to, and correction of, your personal information held by us. If you wish to have access to your personal information please contact the Customer Service Officer as set out below. Access will be denied only in exceptional cases, allowed by law. If access is denied, we will provide reasons. Where meeting your request for access may take an extended period of time or incur some cost, we will inform you of likely delay or any charge to you before proceeding.

As the accuracy and currency are to a large extent dependent on the information you provide, you should let us know of changes or corrections to information you have provided.

Identifiers

An identifier is a Government, or Government agency designated number or code by which an individual is identified, such as your tax file number. Your name and your ABN number are not considered to be identifiers in this context. We will not collect or disclose Government identifiers except where essential and with your consent.

Anonymity

In many cases, it is not possible for us to do business with you unless we have identified you. However, wherever it is lawful, reasonable and practicable, you have the option of not identifying yourself in your dealings with us eg. when you make enquiries about our products and services.

Trans border data flows

We will not send your personal information outside Australia unless authorised to do so by law, or with your consent if it is necessary to provide our services eg. an insurer is overseas and we need to provide personal information to them to arrange cover.

Sensitive Information

Sensitive information includes information about your racial or ethnic origin, political opinions, criminal record, health, religious and philosophical beliefs, union or trade association memberships, or sexual preferences or practices. Generally, we will only collect sensitive information where it is necessary for

insurance or risk purposes, with your consent. In exceptional cases such information may be collected where required by law or in relation to a legal claim.

Policy changes

This Policy will be reviewed regularly, and changed to meet changes in industry practices, legislation or the business environment.

This policy was last amended on 22 July 2003.

Contacting NAS Insurance Brokers

Should you need further information, or have any concerns or complaints regarding our Privacy Policy or the way in which it is applied or if you wish to gain access to your personal information or you want us to correct or update your personal information, please contact our Customer Service Officer. Contact details follow:

Address: Unit 3, 45 Ord Street
West Perth WA 6005

Telephone: 08 9480 8900

Fax: 08 9481 1166

Email: service@nasinsurance.com.au

We will attempt to address your requirements promptly and in any event within 20 working days. Complaints will be dealt with in accordance with our Dispute Resolution Procedure. If we fail to resolve any complaint regarding breach or potential breach of our privacy policy to your satisfaction, you are entitled to contact the Office of the Federal Privacy Commissioner for further investigation of your complaint. Further details are available from the Customer Service Officer.