

**Calibre Commercial Insurance Pty Ltd**  
ACN 603 039 023

## **1. PROTECTING YOUR PRIVACY**

You expect your personal and sensitive information to be properly collected, used and protected.

This Privacy Policy outlines how Calibre Commercial Insurance Pty Ltd ('Calibre Insurance') manages personal information and how you can contact us about this Policy or your personal information held by Calibre Insurance.

Calibre Insurance is bound by the Australian Privacy Principles.

In this Privacy Policy, "we", "our" or "us" means Calibre Insurance covered by this Privacy Policy.

## **2. WHICH ENTITIES ARE COVERED BY THIS POLICY**

The entity covered by this Privacy Policy is Calibre Insurance.

## **3. WHAT DO WE DO**

Generally, Calibre Insurance arranges insurance products and services as agent to insurers via agents and their distributors or intermediaries.

## **4. WHAT KIND OF INFORMATION DO WE COLLECT AND HOLD**

The kind of personal information we usually collect and hold depends on the nature of our interactions and relationship with you. We collect personal information about insurance customers, our employees and contractors (including candidates that apply for roles at Calibre Insurance) and contact details of persons from our business partners, suppliers and service providers.

In particular, the kind of personal information that we collect and hold may include:

- Name and address (personal or business address may be collected), date of birth, gender and occupation, educational qualifications and dependent names and beneficiaries;
- Employment details, salaries and employment history;
- Other contact details including email, phone and facsimile numbers;
- Financial information and records including credit card or bank account details;
- Complaint details (in the event that you make a complaint);
- Information to conduct our businesses, including information relating to underwriting insurance products, managing and processing insurance claims, including previous insurance records and claims histories, services relating to our businesses and your business dealings or relationships with us.

In some cases, we may also collect and hold sensitive information, which may include:

- Health information;
- Criminal record information;
- Your membership of a professional association or trade union;
- Sexual preferences or practices.

## **5. HOW WE COLLECT PERSONAL INFORMATION**

We usually collect personal information by various means including in person, electronically such as by email, by other forms of electronic data transfer, from websites, imaged documents and portable storage devices, by telephone, by fax, manually by letter or other hard copy documentation.

## 6. FROM WHOM DO WE COLLECT PERSONAL INFORMATION

We may collect personal information from you although usually we collect your personal information from others such as third parties, our related entities, service providers or other organisations including:

- Publically available information such as that found on websites;
- Statutory or government organisations, bodies or agencies;
- Your employer.

If you provide us with personal information about another person, then you should have their consent to do so or tell them that you are disclosing their personal information to us. In this case you should give them, or make them aware of, this Privacy Policy.

## 7. HOW WE HOLD PERSONAL INFORMATION

We usually hold the personal information we collect on electronic databases maintained in our IT systems and in tangible form locally. Personal information regarding insurance policies is also held by the underwriter.

We have reasonable security measures in place to secure the electronically held personal information including firewalls, protection against malware and secure logon procedures.

We have reasonable procedures for holding tangible information including electronic building entry and storage procedures.

## 8. THE PURPOSES FOR WHICH WE COLLECT, HOLD, USE AND DISCLOSE PERSONAL INFORMATION

Generally, the purpose of collecting, holding, using and disclosing your personal information is for one or more of the following:

- providing insurance products and services as part of managing and dealing with our businesses;
- to administer and manage insurance claims and dealing with third party providers, making payments and seeking recoveries;
- dealing with our business partners and contacts, agents and third party service providers;
- dealing with complaints and enquiries;
- managing, administering and facilitating our businesses including IT services, accounting, recruitment, record keeping, and organising corporate events; and
- other activities relating to the operations and conducting the businesses including as required or permitted by law.

## 9. HOW YOU CAN ACCESS YOUR PERSONAL INFORMATION HELD BY US

You can access personal information we hold about you, subject to any legal restrictions or exemptions, if you request access to it.

To request access to your personal information, please contact our Privacy Officer as follows:

**In person:** Level 12, 465 Victoria Avenue, Chatswood NSW 2060

**In writing:** The Privacy Officer,  
Locked Bag 2010, St Leonards NSW 1590

**By phone:** 1300 306 226

**By fax:** 1300 559 936

**By email:** [privacy@calibreinsurance.com.au](mailto:privacy@calibreinsurance.com.au)

We will respond to your request for access within a reasonable time.

We will give access in the manner you request, where it is reasonable and practicable to do so. Where we cannot give access in the manner requested, we may instead give you access in another way, including access through a mutually agreed intermediary where appropriate. There may be some cost to you to cover the cost of retrieving and processing the information. We may also require you to formally prove that you are the individual to whom we hold the personal information upon.

We may, however, refuse your request to access your personal information if, in our view, we are legally permitted to do so. If we refuse your access to your personal information, or do not provide it in the manner requested by you, we will provide you with written notice setting out the reasons for the refusal except to the extent that it would be unreasonable in the circumstances to do so, within a reasonable time. We will also tell you how to complain about our refusal to give access.

## **10. HOW YOU CAN SEEK CORRECTION OF YOUR PERSONAL INFORMATION HELD BY US**

We take reasonable steps to ensure that the personal information we collect from or about you is accurate, complete and up to date.

You have a right to request correction of personal information that we hold about you. If you believe that the personal information we hold about you is not correct, please let us know by contacting our Privacy Officer. The contact details are set out in section 9 above. We will respond to your request within a reasonable period after your request is made.

If we agree that the information is not correct, we will take such steps (if any) that are reasonable in the circumstances, having regard to the purpose for which personal information is held, to correct the personal information.

If we do not correct the personal information we hold about you after your request, we will tell you why, except to the extent that it would be unreasonable in the circumstances to do so. We will also tell you how to complain about our refusal to correct your information.

If we do not correct the requested personal information that you ask us to correct, you may ask us to take steps which are reasonable in the circumstances to associate a statement in our records that you consider the information is not correct in such a way that will make the statement apparent to users of that personal information. We will respond to this request within a reasonable period after your request is made.

We will not charge you for making a request to correct your personal information, for correcting the information or for associating a statement with the information.

## **11. ARE WE LIKELY TO DISCLOSE YOUR PERSONAL INFORMATION TO OVERSEAS RECIPIENTS, AND IF SO, IN WHAT COUNTRIES ARE THOSE RECIPIENTS LIKELY TO BE LOCATED**

Dependent upon the nature of the insurance or service that Calibre Insurance provides, we may disclose personal information and sensitive information we hold about you to our overseas reinsurers when you make a claim. We may also disclose your personal information to our overseas related entities which are located in one or more of the following countries: New Zealand, France, Germany, Canada, Bulgaria and the Philippines. If we intend to disclose your personal information overseas other than to our related entities that are located overseas, we will inform you of this via a collection statement.

The kinds of personal information that we disclose are any of the categories of personal information listed in section 4 of this Privacy Policy.

## **12. WHAT TO DO IF YOU ARE UNHAPPY WITH US**

If you wish to make a complaint against how we manage your personal information or you think we may have breached the Australian Privacy Principles (your concern), please contact our Privacy Officer. The contact details are set out in section 9 above.

The Privacy Officer will deal with your concern. Please ensure that you provide us with sufficient details of your concern. We will promptly acknowledge your concern, investigate it and respond to you. We will attempt to respond to you within 15 business days of receiving your concern but in any event no later than 30 business days. If we need further information about your concern, we will contact you.

If for any reason you are not satisfied with the Privacy Officer's response, you can request it be reviewed by our Head of Operations, Marketing & Risk.

If you are not satisfied with how we handled your concern, you may raise your concern with the Office of the Australian Information Commissioner.

You can contact the Office of the Australian Information Commissioner as follows:

**By phone:** 1300 363 992

**By using the Privacy Complaint Form** of the Office of the Australian Information Commissioner

**By the internet:** [www.oaic.gov.au](http://www.oaic.gov.au)

**By mail:** See the Office of the Australian Information Commissioner website for e-mail and postal details and warnings regarding mail and email usage.

Should you wish to read more information about the privacy legislation or the Australian Privacy Principles, we recommend that you visit the Office of the Australian Information Commissioner's website at [www.oaic.gov.au](http://www.oaic.gov.au).

### **13. CONTACT DETAILS FOR OUR ENTITIES**

Please use the contact details in section 9 of this Privacy Policy to contact us.

Please contact us if require a free copy our Privacy Policy. We can mail it to you at your nominated mailing address, or send it as an attachment in an email to you at your nominated email address.

### **14. DATE OF THIS POLICY**

This Privacy Policy was last updated on 1 April 2018 and is current at the present time.