

NEW ENGLAND INSURANCE BROKERS PTY LTD

ABN 82 071 530 839
AFS Licence No 244247

PRIVACY POLICY

Privacy Act

Important information for policyholders

From 21 December 2001, the National Privacy Principals (NPPs) will regulate the collection, retention and use of personal information by the private sector. NEIB would like to advise all our clients that we are conscious of the importance of maintaining the confidentiality of your personal information.

You can be assured that we only collect personal information that is necessary for us to carry out the various functions and activities we undertake on your behalf and on behalf of Insurers. In addition, we endeavour to ensure that your personal details are not disclosed to, or accessed by, unauthorised persons.

Requests to access your personal details

Should it be necessary for you to access any personal information we may hold about you, this information can be obtained by providing us with a written request. Except in the circumstances provided for in the NPPs, NEIB will be happy to provide you with the requested information.

Please note that we may charge a reasonable fee for supplying the information and/or documentation to you. This fee is calculated as an estimate of the cost to reimburse us for the expense of retrieving and/or copying the information or documentation. We will advise you of the amount of this fee and will require payment before any information retrieval is undertaken.

Entities to which we may disclose information

NEIB may be required to pass information about you to particular third parties. For example, we may pass on a change of name, a new address, phone number or other personal information to another entity with which you may have dealings via NEIB.

The most likely entities to which we may provide information include:

- Insurance assessors, investigators and/or legal representatives who have been appointed by or act on behalf of your Insurer to assist with a claim lodged by you under your policy;
- Insurers (both general and life companies) who do not already hold your policy if we are trying to replace your insurance to obtain more favourable terms on your behalf;
- Finance companies or institutions who hold an interest in your insured property;
- Premium Funding companies who we may use to provide you with monthly repayment options.

Consent for us to use your personal information in the advice of products and services

Currently, we use your contact details from time to time to advise you of products and services in which you may be interested. From 21 December 2001, you will be able to withhold your consent to the use of new contact details for such purposes. Therefore, if you do not consent to the use of your personal information, please advise us accordingly when providing us with notification of a change of your address and/or telephone number. If you do not give us any such advice, we will assume that you consent to the use of your new contact details for this purpose.

Complaints regarding the handling of your Personal Information

If you believe that your privacy may have been prejudiced, you have the right to make a complaint about the matter. In the first instance, it is suggested that your complaint should be addressed either in writing to us at New England Insurance Brokers Pty Ltd, 218 Jimmy Mann Road, Stanthorpe Qld 4380 (fax 07 4681 2427) or via telephone on 07 4681 2877. We will investigate the matter(s) raised by you and respond to you directly.

If you are dissatisfied with our response, you should refer the matter to the Privacy Commissioner's Office in accordance with the Act.

Dispute Resolution Processes

As a licensed general insurance broker, NEIB subscribes to The Financial Ombudsman Service (FOS), an independent disputes resolution organisation, and the General Insurance Brokers Code of Practice (GIBCP). Whilst we strive to ensure our relationship with you is excellent, we know that sometimes things can go wrong. Any complaint, large or small, is important to us and you should bring any such matter to the attention of our complaints' officer either in writing or by telephone (see details given above). Our complaints' officer will investigate your complaint and communicate our findings with you. If you are dissatisfied with the results of our internal dispute resolution process, you may refer the matter to FOS as provided for in the GIBCP. More information on the FOS and GIBCP is available from our office.