

# Privacy Policy

## Disclaimer

### Introduction

1. This Privacy Policy is Westralian Insurance's official online privacy policy and it applies to all personal information collected by Westralian Insurance. In this policy we explain how and why we collect your personal information, how we use it, and what controls you have over our use of it.
2. Westralian Insurance is committed to complying with Commonwealth legislation governing privacy of personal information by businesses and to protecting and safeguarding your privacy when you deal with us.

### Collection of Information

3. Some information provided to us by clients, customers, contractors and other third parties might be considered private or personal. Without these details we would not be able to carry on our business and provide our services to you. We will only collect such personal information if it is necessary for one of our functions or activities.
4. In particular, personal information is collected from people in the following situations by Westralian Insurance:
  - If you contact Westralian Insurance, we may keep a record of that correspondence.
  - When you submit your email address to our website mailing list.
5. At or before the time the personal information is collected by us we will take reasonable steps to ensure that you are made aware of who we are, the fact that you are able to gain access to the information held about you, the purpose of the collection, the type(s) of organisations to which we usually disclose the information collected about you, any laws requiring the collection of the information and the main consequences for you if all or part of the information is not collected.
6. If you provide inaccurate or incomplete information we may not be able to provide you with the products or services you are seeking.
7. The Privacy Amendment (Enhancing Privacy Protection) Act sets out a number of Australian Privacy Principles (APPs). Our aim is to both support and ensure that we comply with these principles. Further information on privacy in Australia may be obtained by visiting the website of the Office of the Federal Privacy Commissioner at <http://www.privacy.gov.au>. As a financial services organisation we are subject to certain legislative and regulatory requirements which necessitate us to obtain personal information about you, including s961B of the Corporations Act. We collect information about you for the purpose of reporting to AUSTRAC under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.
8. You have a right to refuse us authorisation to collect information from a third party.

9. Without your consent we will not collect information about you that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, membership of professional or trade association, membership of a trade union, details of health, disability, sexual orientation, or criminal record. This is subject to some exceptions including: the collection is required by law; and when the information is necessary for the establishment, exercise or defence of a legal claim. Personal information will be treated as confidential information and sensitive information will be treated as highly confidential.
10. Although in certain circumstances we are required to collect government identifiers such as your tax file number, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party.
11. You can deal with us anonymously where it is lawful and practicable to do so. For example, if you telephone requesting our postal address.

### **Use of information collected and disclosure of personal information to others**

12. We may use or disclose personal information held about an individual for the primary purpose for which it is collected (e.g. provision of our services, including administration of our services, notification to you about changes to our services, record-keeping following termination of our services to you and technical maintenance). We may also use such information for a purpose related to the primary purpose of collection and where it would reasonably be expected by you that we would use the information in such a way. This information is only disclosed to persons outside our business in the circumstances set out in this policy or as otherwise notified to you at the time of collection of the information.
13. We may disclose your personal information to organisations outside Westralian Insurance. The organisations to which we disclose information may include:
  - superannuation fund trustees, insurance providers, fund managers and other product providers in order to manage or administer your product or service;
  - compliance consultants to ensure that our representatives are meeting our compliance standards;
  - paraplanning contractors or temporary staff to handle workloads during peak periods;
  - mailing houses;
  - your professional advisers, including your solicitor or accountant as authorised by you;
  - information technology service providers to maintain, review and develop our business systems, procedures and infrastructure including testing or upgrading our computer systems;
  - government and regulatory authorities and other organisations, as required or authorised by law, for example, to government or regulatory bodies for the

purposes related to public health or safety, the prevention or detection of unlawful activities or to protect public revenue.

- another representative of Westralian Insurance if necessary;
- a potential purchaser/organisation involved in the proposed sale of our business for the purpose of due diligence, corporate re-organisation and transfer of all or part of the assets of our business.
- Product planning and development advisers
- Where you have given your consent including your legal advisers
- a new owner of our business that will require the transfer of your personal information.

Note: These organisations will be required to maintain confidentiality.

14. We may also use the information that is related to the primary purpose and it is reasonable for you to expect the information to be disclosed. From time to time, we may provide you with direct marketing material. This will include articles and newsletters that may be of interest to you. We may only use sensitive information about you for direct marketing once we have obtained your consent.
15. If, at any time, you do not wish to receive this information any further, you may contact us with this request. We will endeavour to meet your request within 2 weeks.
16. We maintain a Register for those individuals not wanting direct marketing material.
17. In the event of that we propose to sell the business, we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them.
18. In addition we are permitted to use or disclose personal information held about you:
  - Where you have consented to the use or disclosure;
  - Where we reasonably believe that the use or disclosure is necessary to lessen or prevent a serious, immediate threat to someone's health or safety or the public's health or safety;
  - Where we reasonably suspect that unlawful activity has been, is being or may be engaged in and the use or disclosure is a necessary part of our investigation or in reporting the matter to the relevant authorities;
  - Where such use or disclosure is required under or authorised by law (for example, to comply with a subpoena, a warrant or other order of a court or legal process);
  - Where we reasonably believe that the use or disclosure is reasonably necessary for prevention, investigation, prosecution and punishment of crimes or wrongdoings or the preparation for, conduct of, proceedings before any court or tribunal or the implementation of the orders of a court or tribunal by or on behalf of an enforcement body.

## **Links**

19. Our website may contain links to other websites and those third party websites may collect personal information about you. We are not responsible for the privacy practices of other businesses or the content of websites that are linked to our website. Westralian Insurance encourages users to be aware when they leave the site and to read the privacy statements of each and every website that collects personally identifiable information.

## **Security and Storage**

20. Westralian Insurance places a great importance on the security of all information associated with our customers, clients and contractors. We have security measures in place to attempt to protect against the loss, misuse and alteration of personal information under our control.
21. Personal information is de-identified or destroyed securely when no longer required by us.
22. Westralian Insurance retains the information you provide to us including possibly your contact and credit card details to enable us to verify transactions and customer details and to retain adequate records for legal and accounting purposes. This information is held on secure servers in controlled facilities.
23. Information stored within our computer systems can only be accessed by those entrusted with authority and computer network password sanctions.
24. No data transmission over the Internet can be guaranteed to be 100 per cent secure. As a result, while we strive to protect user's personal information, Westralian Insurance cannot ensure or warrant the security of any information transmitted to it or from its online products or services, and users do so at their own risk. Once Westralian Insurance receives your transmission, it makes every effort to ensure its security on its systems.
25. Ultimately, you are solely responsible for keeping your passwords and/or account information secret. You should be careful and responsible whenever you are online.

## **Access to and correction of personal information**

26. Westralian Insurance is committed to maintaining accurate, timely, relevant and appropriate information about our customers, clients and website users.
27. As long as your request for your personal information is in accordance with the National Privacy Principles, then we will give you access to that information.
28. Inaccurate information will be corrected upon receiving advice to this effect from you. To ensure confidentiality, details of your personal information will be passed onto you only if we are satisfied that the information relates to you.
29. If we refuse to provide you with access or correct the personal information held about you by us, then we will provide reasons for such refusal.
30. Some exceptions exist where we will not provide you with access to your personal information if:

- providing access would pose a serious threat to the life or health of a person;
  - providing access would have an unreasonable impact on the privacy of others;
  - the request for access is frivolous or vexatious;
  - the information is related to existing or anticipated legal proceedings between us and would not be discoverable in those proceedings;
  - providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations;
  - providing access would be unlawful; denying access is required or authorised by or under law;
  - providing access would be likely to prejudice certain operations by or on behalf of an enforcement body or an enforcement body requests that access not be provided on the grounds of national security.
31. If charges are applicable in providing access to you, we will disclose these charges to you prior to providing you with the information.
  32. Should we refuse you access to your personal information, we will provide you with a written explanation for that refusal.

## **Complaints**

33. If you have a complaint about our Privacy Policy or the collection, use or safe disposal or destruction of your personal information, your complaint should be directed in the first instance to us at email: [info@westralianinsurance.com.au](mailto:info@westralianinsurance.com.au); post: P.O Box 1724, Wangara, WA 6947; by telephoning us on (08) 9302 1388; or by faxing us on (08) 9302 2552.
34. We will investigate your complaint and attempt to resolve any breach that might have occurred in relation to the collection, use or destruction of personal information held by us about you in accordance with the Commonwealth Privacy legislation. If you are not satisfied with the outcome of this procedure then you may request that an independent person (usually the Commonwealth Privacy Officer) investigate your complaint.
35. Please contact our Privacy Officer if you wish to complain about any breach or potential breach of your privacy rights. Your complaint will be responded to within 7 days. If you are not satisfied with the outcome of your complaint, you are entitled to contact the Office of the Privacy Commissioner.

## **Transfer of information overseas**

36. Pursuant to the National Privacy Principles we may transfer personal information we have collected about you to someone other than you in a foreign country only if such transfer is permitted by the National Privacy Principles.

37. Westralian Insurance takes its obligations to protect your information seriously. This includes when we operate throughout Australia and overseas, as part of our operations some use and disclosure of your information may occur outside your State or Territory and/or outside of Australia. In some circumstances we may need to obtain your consent before this occurs.

## **Cookies**

38. Westralian Insurance collects information from the site using "IP files".
39. When you visit the Westralian Insurance site to read, browse or download information, our system will record/log your IP address (the address which identifies your computer on the internet and which is automatically recognised by our web server), date and time of your visit to our site, the pages viewed and any information downloaded. This information will only be used for the purpose of site analysis and to help us offer you improved online service. We may automatically collect non-personal information about you such as the type of Internet browsers you use or the site from which you linked to our websites. You cannot be identified from this information and it is only used to assist us in providing an effective service on our websites.
40. Our Website utilises cookies to provide you with a better user experience. Cookies also allow us to identify your browser while you are using our site – they do not identify you. If you do not wish to receive cookies, you can instruct your web browser to refuse them.

## **Changes to Privacy Policy**

41. If Westralian Insurance decides to change its Privacy Policy, it will post changes on this Privacy Policy page so that users are always aware of what information is collected, how it is used and the way in which information may be disclosed. As a result, please remember to refer back to this Privacy Policy regularly to review any amendments.

## **Contacting us**

42. If you require further information regarding our Privacy Policy, please contact us at the following address: email: [info@westralianinsurance.com.au](mailto:info@westralianinsurance.com.au); post: P.O Box 1724, Wangara, WA 6947; by telephoning us on (08) 9302 1388; or by faxing us on (08) 9302 2552.
43. Should you wish to read more information on privacy legislation or the National Privacy Principles we recommend that you visit the Federal Privacy Commissioner's website at [www.privacy.gov.au](http://www.privacy.gov.au).

## **Acceptance**

You accept that your use of this site includes your acceptance of this Privacy Policy and the Terms of Use.

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