

PRIVACY POLICY

ZAS Insurance Management Pty Ltd is committed to protecting the privacy of your personal information. From 21 December 2001, we have applied the Australian Privacy Principles set out in the Privacy Act 1988 to the way we collect, use, store, disclose and destroy your personal and sensitive information.

What is Personal Information?

This is information about individuals where the individual can be identified. It may include information such as your name, contact details, age, insurance history or financial details.

What is Sensitive Information?

This is a particular kind of personal information and includes information about an individual's health; racial or ethnic origins; membership of political, professional or trade associations; political opinions or philosophical or religious beliefs; criminal records or sexual preferences.

How is Employee Information Affected?

Employee records are currently exempt from the privacy principles, but we nonetheless afford appropriate levels of confidentiality to this information.

What We Do With the Personal and Sensitive Information We Collect?

Unless you tell us not to, we may disclose this information to other organisations where we believe it is necessary to assist us and them in providing services. Recipients will typically be insurers, reinsurers, other insurance intermediaries, employers, health workers and investigators. Lawyers, loss adjusters and other related companies – both Australia and overseas. These organisations in turn may need to disclose the information to other such third parties, but we limit their use and disclosure to the purpose or purposes for which we supplied it (unless you or we consent).

We also use the information for administrative purposes such as processing applications for insurance.

We may also use your information to let you know about our range of products and services, unless you advise otherwise.

We may sometimes be required by law, such as under the legislation or by court order, to disclose some of your personal information.

If you do not provide the required information, it may not be possible to provide appropriate products or services to you.

We take reasonable steps to ensure that whenever we collect, use or disclose personal information it is accurate, complete and up-to-date.

What You Are Required To Do

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 for which we use it, the types of third parties we disclose it to and how they can access it (as described in this document). If it is sensitive information we rely on you to have obtained their consent to the above. If you have not done these things, you must tell us before you provide the relevant information.

If we give you personal information, you and your representatives must only use it for the agreed collection, use and handling of personal information on our behalf.

You must also ensure that your agents, employees and contractors meet all of these requirements.

Security Of Your Personal Information

We may store your personal information electronically or in hard copy. We endeavour to protect it from misuse and loss and from unauthorised access, modification and disclosure.

How You Can Contact Us

Please contact us if you would like to:

- Find out more about the way we manage personal information;
- Access your personal information held by ZAS Insurance Management Pty Ltd;
- Provide details for ZAS Insurance Management Pty Ltd to correct or update personal information we hold;
- Complain about a breach of privacy by ZAS Insurance Management Pty Ltd;
- Discontinuing receiving information about our products or services; or
- If you do not want us to disclose your personal information to other organisations (including our own related companies).

Contact:

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