

## Centrewest Insurance Brokers

### PRIVACY STATEMENT

This statement tells you how Centrewest Insurance Brokers collects, uses and discloses personal information. It is important you read, understand and agree to the following.

#### What information do we collect and how do we use it?

We collect personal information to:

- be able to provide our various services;
- help to develop and identify products and services that may interest clients; and
- establish and maintain arrangements with other organisations to promote our respective products and services.

We will ask you for the information we need to advise you about your insurance needs and management of your risks and we collect this information either directly from the relevant individuals or indirectly from third parties.

If you don't provide us with full information, we can't properly advise you, seek insurance terms for you, or assist with claims and you could breach your duty of disclosure.

We may disclose personal information to:

- insurers, reinsurers, other insurance intermediaries and premium funders to arrange and manage your insurance needs;
- third parties who we believe are necessary to assist us in providing our services e.g. advisers such as loss adjusters, lawyers and accountants, contractors, insurance reference bureaus and other business service providers including those involved in the claims handling process; and
- potential purchasers of our business and related companies in the event of a business sale.

We limit the use and disclosure of any personal information provided by us to such third parties to the specific purpose for which we supplied it (except with your consent). We do not sell, trade, or rent your personal information to others.

We may be required to disclose the information to an insurer who is located outside Australia, if we do we will tell you at time of advising on your insurance if they are overseas and in which country the insurer is located. In some cases we will seek your consent before disclosing your information to that insurer.

We strive to maintain the reliability, accuracy, completeness and currency of the personal information we hold and we take reasonable step to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

#### What we expect of you and third parties we deal with

When 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 document). If it is sensitive information we rely on you to have obtained their consent to the above.

*If you have not done either of 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 purposes we agreed to.

#### Contacting us and opting out

If we send you any information about services or products, or you do not want us to disclose your personal information to any other organisation (including related bodies corporate) for these purposes, you can opt out by contacting us on details provided in this document.

For more information about how to access the personal information we hold about you, how to have the information corrected and how to complain if you think we have breached the privacy laws, ask us for a copy of our Privacy Policy or visit our website [www.centrewest.com.au](http://www.centrewest.com.au).

If you do not notify us otherwise before next dealing with us, you confirm agreement to the above on your own behalf and/or on behalf of those you represent.