



## **PRIVACY STATEMENT**

### **AMUA Australia Pty Limited t/as SALT Marine Risks Australia**

#### **ABOUT THIS POLICY**

SALT Marine Risks Australia and its associated entities (we, our, us) value the privacy of your personal information and we are committed to handling your personal information in a responsible way in accordance with the Privacy Act 1988 (Cwth) (the Act). This is our Privacy Policy and it sets out how we will collect, hold, use and disclose your personal information. We recommend that you read it carefully.

#### **WHY WE COLLECT, HOLD, USE AND DISCLOSE YOUR PERSONAL INFORMATION**

We collect, hold, use and disclose personal information so that we can perform our business activities and functions and provide customer services. Our business activities include providing insurance and risk services such as underwriting insurance risks and settling claims.

The Australian Privacy Principles govern the way we collect, use, handle, disclose and secure information about you. SALT Marine Risks Australia are subject to the Australian Privacy Principles as set out in the Privacy Amendment (Enhancing Privacy Protection) Act 2012 (Cth), which applies from 12 March 2014.

It is important to note that many of the products we arrange or services we provide require us to either obtain personal information or to identify the individuals we are dealing with. If you decide not to provide us with the information required we may not be able to provide a service or arrange a product, or provide you with information about a service or product that you may want.

#### **PERSONAL INFORMATION WE COLLECT & HOLD**

When used in this Privacy Policy, the term 'personal information' has the meaning given to it in the Act. In general terms, personal information is information or an opinion that can be used to personally identify you, whether the information or opinion is true or not.

We may collect and hold your sensitive information where you have provided us with consent to do so. Sensitive information includes information or an opinion about an individual's racial or ethnic origin, political opinions, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional trade or association, membership of a trade union, sexual orientation or practices, criminal record, health information, genetic information or biometric information.

The personal information we collect from you directly, or from a third party such as your employer, your insurance broker, other individuals (such as a co-insured) or other representative authorised by you may include but is not limited to: your name; address; date of birth; gender; other contact details such as your phone number, fax and email; occupation; salary; relevant financial information; claims history, driving history, details of insurance policies you hold or have held, health, medical or lifestyle information relevant to arranging an insurance product or providing a service; financial institution account details like your credit card or bank account number if the product or service is being paid for in this way or we are making a payment to you; employment history and other information collected during the recruitment process; and/or any other information you provide to us directly or indirectly through a website or via a representative.

#### **HOW WE COLLECT YOUR PERSONAL INFORMATION**

We may collect information about you in various ways, including: over the telephone; in person; over the internet, including via our website, online forms and surveys, email and in writing, including via hard copy forms.



## **FROM WHOM WE COLLECT PERSONAL INFORMATION**

We may collect such information directly from you or through a third party such as your employer or other representative authorised by you, your insurance broker, our authorised representatives, agents or associated entities, another party involved in a claim, investigators, loss adjusters and/or legal advisers.

We may also seek to collect information about someone else from you (for example if you request a product that needs to insure another person as a joint insured, contracting insured or third party beneficiary). If you provide us with 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 Privacy Policy). 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.

## **FOR WHAT PURPOSE DO WE COLLECT, HOLD, USE AND DISCLOSE YOUR PERSONAL INFORMATION**

- We collect, hold, use and disclose your information so we can perform our business activities and functions. We will collect, hold, use and disclose your information for the purpose it was provided to us, related purposes or as permitted by law. Such purposes include:
- providing services to you, arranging products for you and to send communications requested by you;
- answering enquiries and providing information or advice about existing and new products or services;
- updating our records and keeping your contact details up to date;
- quality assurance, auditing and training purposes;
- to conduct administration and business processing functions including providing personal information to our associated entities, contractors, service providers or other third parties;
- facilitating our business operations such as managing our IT infrastructures, databases, websites and for statistical and maintenance purposes;
- complying with any law, rule, regulation, lawful and binding determination, decision or direction of a regulator, or in co-operation with any governmental authority of any country (where relevant).

## **DISCLOSURE OF YOUR PERSONAL INFORMATION TO THIRD PARTIES IN AUSTRALIA/ OVERSEAS**

We may seek the services of relevant third party suppliers (e.g. insurers, agents, loss adjusters, risk managers, investment managers, external administrators, mail-houses etc.) to carry out specialised activities. Some of these third parties are appointed by SALT Marine Risks Australia to perform specific tasks on a case-by-case basis; others provide insurance and financial services to you as recommended by us.

Where your personal information is provided to third parties in Australia to enable them to perform their agreed activities, they are required to abide by the Australian Privacy Principles and use the personal information provided for the sole purpose of supplying their specific services. Where it is provided to overseas suppliers, we will also take reasonable steps to ensure the overseas third party uses the personal information for the purpose intended.

## **DISCLOSURE OF YOUR PERSONAL INFORMATION REQUIRED BY LAW**

We may also be required by law to disclose your personal information, such as when we are required to comply with a subpoena, warrant or other legal process.



## **HOLDING PERSONAL INFORMATION**

We may hold your information electronically and on paper/in hard copy. We place a high priority on the security of personal information, and we are committed to protecting the personal information that you provide to us. We take reasonable steps to ensure your personal information is secure and we use and maintain appropriate safeguards to prevent misuse and loss and from unauthorised access, modification or disclosure. We implement administrative, physical and technical safeguards to protect the confidentiality and integrity of your personal information and data that we use and hold.

As our website is linked to the internet, and the internet is inherently insecure, we cannot provide any assurance regarding the security of transmission of information you communicate to us online. We also cannot guarantee that the information you supply will not be intercepted while being transmitted over the internet, including email. Accordingly, any personal information or other information which you transmit to us online is transmitted at your own risk.

## **DIRECT MARKETING**

We distribute to our clients general information and newsletters regarding SALT Marine Risks Australia' products and services. If we believe it may be of interest to you we may, from time to time, supply you with specific information regarding some of our products and services.

We will always provide a simple 'opt-out' option with this kind of correspondence. Alternatively, you may update your preferences by contacting us.

## **ACCESS AND CORRECTION OF YOUR PERSONAL INFORMATION**

SALT will take reasonable steps to ensure the accuracy and completeness of your personal information and to ensure that it is up to date whenever we collect, use or disclose it. Please contact us if you:

- would like to access or revise your personal information
  
- believe that the information we currently have on record is incorrect or incomplete.

## **HOW TO CONTACT US OR MAKE A COMPLAINT**

If you have any questions about this Privacy Policy, any concerns or a complaint regarding the treatment of your personal information or a possible breach of your privacy, you can contact our Privacy Officer using the details set out below.

We treat any concerns or complaints that you may have with respect and confidentiality. A privacy representative will contact you within a reasonable time after receipt of your complaint to discuss your concerns and outline options regarding how they may be resolved. We aim to ensure complaints are resolved in a timely and appropriate manner.

You can contact our Privacy Officer by email:

- Email – [infoau@saltmarine.insure](mailto:infoau@saltmarine.insure)

If your concerns are not resolved to your satisfaction or you would like further information in regards to the Privacy Act, the matter can be referred to the Australian Government Office of the Australian Information Commissioner on 1300-363-992 or website <http://www.oaic.gov.au/>.

## **CHANGES TO OUR PRIVACY STATEMENT**

We may change our Privacy Statement from time to time. The current version is available through our Sydney office and you can request a copy be provided by post, email or other form.

This Privacy Policy was last updated on 23<sup>rd</sup> October, 2018