



# KNIGHTCORP

Insurance Brokers

## PRIVACY POLICY

At Knightcorp Insurance Brokers we are committed to protecting your privacy in accordance with the Privacy Act 1998 (Cth). This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

### WHAT INFORMATION DO WE COLLECT AND HOW DO WE USE IT?

When we arrange insurance on your behalf, we ask you for the information we need to advise you about your insurance needs and management of your risks. We provide any information that the insurers or intermediaries who we ask to quote for your insurances and premium funding require to enable them to decide whether to insure you and on what terms. Insurers may in turn pass on this information to their reinsurers. Some of these companies are located outside of Australia.

When you make a claim under your policy, we assist you by collecting information about your claim. Sometimes we also need to collect information about you from others. We provide this information to your insurer (or anyone your insurer has appointed to assist it to consider your claim eg loss adjusters, medical advisers etc) to enable them to consider your claim. Again this information may be passed on to reinsurers.

We may also use your information to send you requested product information and promotional material to enable us to manage your ongoing requirements eg renewals, and our relationship with you eg invoicing, customer surveys etc.

We may occasionally notify you about new services and special offers, events or articles we think will be of interest or benefit to you. We may send you regular updates by email or by post on insurance matters. If you would rather not receive this information, email or write to us. We may use your information internally to help us improve our services and help resolve any problems.

### WHAT IF YOU DON'T PROVIDE SOME INFORMATION TO US?

We can only fully advise you if we have all relevant information. The insurance laws also require you to provide your insurers with all the information they need in order to be able to decide whether to insure you and on what terms.

### HOW DO WE HOLD AND PROTECT YOUR INFORMATION?

We strive to maintain the reliability, accuracy, completeness and currency of the personal information we hold and 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. We hold the information we collect from you in coded files and coded computer records in secure offices

and records management storage facilities. We ensure that your information is safe by having secure offices and facilities and coded records. Our computer system has sound safeguards such as network and communications security restricting unauthorised access.

### WILL WE DISCLOSE THE INFORMATION WE COLLECT TO ANYONE?

We do not sell, trade, or rent your personal information to others. We may need to provide your information to contractors who supply services to us eg to handle mailings on our behalf or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. However, we will do our best to ensure that they protect your information in the same way that we do. We may provide your information to others if we are required to do so by law or under some unusual other circumstances which the Privacy Act permits.

### HOW CAN YOU CHECK, UPDATE OR CHANGE THE INFORMATION WE ARE HOLDING?

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you.

We will also correct, amend or delete any personal information that we agree is inaccurate. If you wish to access or correct your personal information please write to your Account Manager and/or our Privacy Officer. Other than in very unusual circumstances we do not charge for receiving a request for access to personal information or for complying with a correction request.

### YOUR CONSENT.

By asking us to assist with your insurance needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

### ANONYMOUS DATA.

We use technology to collect anonymous information about the use of our website, for example when you browse our website our service provider logs your server address, the date and time of your visit, the pages and links accessed and the type of browser used. It does not identify you personally and we only use this information for statistical purposes and to improve the content and functionality of our website, to better understand our clients and markets and to improve our services.

### TELL US WHAT YOU THINK.

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact our Privacy Officer by any means below:



**KNIGHTCORP**  
Insurance Brokers

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