
PRIVACY POLICY



A & G Insurance Services

PROTECTING YOUR PRIVACY

The privacy of your personal information is very important to 1300 Insurance Pty Ltd ACN 124 845 727 (**1300 Insurance**) and A&G Insurance Services Pty Ltd ABN 61 003 617 909 (**AGIS**).

This Privacy Policy details the type of personal information we collect, the purposes for which it is used, how it is managed and to whom we disclose it.

The terms of our Privacy Policy may change from time to time. This policy was last updated on 25 June 2008.

ABOUT THE PRIVACY ACT

The Federal Government's Privacy Act regulates, via the National Privacy Principles, the way private sector organisations can collect, use, keep, secure and disclose personal information.

Personal information includes information that can be used to identify an individual e.g. name, address, telephone number, age, previous and current insurance experience and driving record.

The aim of the law is to ensure that private organisations that hold personal information about people, handle that information responsibly. It also gives people some control over the way information about them is handled. For example, it gives individuals the right to know what personal information an organisation holds about them and a right to correct that information if it is wrong.

INFORMATION COLLECTED

1300 Insurance and AGIS collect personal information from you that is relevant to providing insurance products and services to you. We will usually collect this information directly from you. However, in some circumstances we may also collect personal information from other sources, for example information required to investigate, assess and pay claims may be collected from third parties such as other insurers, or insurance reference services.

We will only do so with your consent, or otherwise in accordance with the Privacy Act. That consent may be express, or implied, such as when you have been informed by us verbally, or when you continue a telephone call with our staff, after you have heard a recorded message.

We may also collect personal information about someone else, from you. For example, you may wish to purchase insurance in joint names and so you tell us information about your spouse. If this happens, you must tell that other person that you have or will provide information about them to us. If they do not consent, you must tell us. We may not be able to insure them if they do not consent.

USE OF INFORMATION

We may collect some personal information about you at different times depending on how you choose to access 1300 Insurance's website or any web pages maintained by AGIS which are linked to 1300 Insurance's website. We use the personal information we collect to provide quotations, issue policies and promote products and services we think may interest you. We also use that information to administer your policy and to process any claims you may have.

If you submit your e-mail address to make a request, AGIS will use it to complete your request and send a reply. If you submit your email address for the purpose of purchasing insurance online, AGIS may also use it to provide you with specific information regarding your insurance product e.g. a copy of your policy documentation.

AGIS and 1300 Insurance may use your personal information to provide you with information about their other products and services unless you tell AGIS and 1300 Insurance otherwise. If you have supplied your email address on AGIS' or 1300 Insurance's website, AGIS or 1300 Insurance may use your email address to offer you other products and services that you may be interested in. If you wish to remove your email address from 1300 Insurance's database, contact 1300 insurance. All opt-in e-mails sent to the mailing list will comply with the Australian Spam Act.

USE OF COOKIES

From time to time, AGIS may use data collection devices such as 'cookies' in conjunction with the 1300 Insurance website or the web pages maintained by AGIS which are linked to 1300 insurance's website. Cookies are commonly used on the internet. They are a small file placed onto a computer by a server. A cookie can later be identified by a server. We may use both 'persistent' and 'session' cookies.

AGIS uses the services of a marketing company to help them measure the effectiveness of advertising and how visitors use their site. Although our marketing company manages the information coming from our site on our behalf, we control how that data may and may not be used. Any information that is collected in this way is used in an aggregated form, we do not use it to identify you as an individual.

We may use cookies for various purposes such as:

- to provide you with better and more customised service and a more effective website
- collecting anonymous statistical information on things such as how many visitors our sites receive, how those visitors use the sites and where they came from.

If you wish, you can configure your browser so it does not accept cookies, but this may affect the functionality of the website.

DISCLOSURE TO OTHER PARTIES

The personal information that is collected from you will be disclosed to the insurer. It may also be disclosed to other parties which are involved with the provision of AGIS' products and services to you such as claims assessors, investigators or lawyers (should they be required in the event of a claim), other insurers (for the purpose of seeking claims recoveries or to assist them to assess insurance risks) and insurance reference services.

We will also disclose your personal information where the disclosure is required or authorised by or under law. As an example, we may disclose information to government agencies.

Any third parties we provide information to are only permitted to use or disclose personal information provided to them for the specific purpose for which it was provided.

ACCESS TO PERSONAL INFORMATION

You can request access to the personal information we hold about you. Access will not be denied unless there are exceptional circumstances as allowed for under the Privacy Act. For example, where we are involved in legal proceedings or where the request is frivolous. We may charge a fee for access and if we do, we will advise you of the fee prior to proceeding with the request.

ACCURACY OF INFORMATION

We will take reasonable measures to ensure that the personal information we hold about you is accurate and up to date. If you believe your personal information is not accurate and up to date, please inform us. We will promptly update any information that is incorrect.

INFORMATION SECURITY

We will take reasonable precautions to ensure that the personal information that we have about you is protected against any unlawful use or access and is kept safe and secure.

While we undertake reasonable steps to protect your personal information, no guarantee can be given that information sent over the internet is always 100% secure. Sending and receiving information over the internet is at the user's own risk, however we will take all reasonable steps to ensure your data security once we receive it.

WEBSITE LINKS

1300 insurance has linked their website to AGIS' website for the purposes of offering you certain insurance products. Neither 1300 Insurance nor AGIS has control over the content on other websites that are accessible from a link on their websites, and they take no responsibility for the conduct of those third party companies. Always read the privacy & security statements when using other websites.

FURTHER POINTERS TO PROTECT YOUR ONLINE PRIVACY

Always close your browser and log out once you have finished using the Internet to prevent other people gaining access to your information and correspondence.

Ensure the confidentiality of your passwords and account details. If unauthorised access of your account occurs please inform us immediately.

FURTHER QUESTIONS

If you have any questions please contact AGIS at privacyquery@agiservices.com.au.

PRIVACY CONCERNS

If you have any concerns with how 1300 Insurance or AGIS are handling your personal information please write to:

Compliance Manager
A&G Insurance Services Pty Ltd
PO Box 342
TOOWONG QLD 4066

Privacy Officer
1300 Insurance Pty Ltd
Suite 302, 566 St Kilda Road
MELBOURNE VIC 3004

If the concerns you have are not resolved to your satisfaction, you can contact the Federal Privacy Commissioner on 1300 363 992, or visit their website www.privacy.gov.au

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