Privacy Policy

A.I.S. Insurance Brokers Pty Ltd are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. This document describes our current policies and practices in relation to the collection, handling, use and disclosure of personal information. It also deals with how you can make a complaint about any breach of the privacy laws, how you can access personal information we hold and how to have that information corrected. All Staff, Broker Representatives, Agents and Contractors have agreed to hold all information in confidence and not use it for any purpose except to carry out the service they are providing.

Within this Privacy Policy, “we,” “us” or “our” means A.I.S. Insurance Brokers Pty Ltd ABN 36 543 825 719 / AFSL 255304.

What Information Do We Collect and How We Use It?

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 purpose described within this Privacy Policy. When we provide advice about your insurance and financial requirements, we ask you for the information we need to understand your financial situation, needs and objectives. This can include a broad range of information including: name, address, phone number, email address, age, gender, health and wellbeing, personal assets and/or belongings, financial situation and details, (credit card information, profit and loss and the like), previous insurances, criminal history and any relative information that we may require to conduct business on your behalf.

We may source this information from you by phone, in writing, email, our website, claim forms, proposal forms or any other action that is conducted during the usual course of our business operations.

We provide any information that the insurers or intermediaries whom we ask to quote for your insurances and premium funding require to decide whether to insure you and on what terms or to fund your premium on what terms. Insurers may in turn pass on this information to their re-insurers. Some of these companies are located outside Australia. For example, if we seek insurance terms overseas (e.g. Lloyd’s of London), your personal information may be disclosed to the insurer. If this is likely to happen, we inform you of where the insurer is located, if it is possible to do so.

We also use your information to send you requested policy information and promotional material to enable us to manage your ongoing requirements and our relationship with you. Example: Renewals, invoicing, client surveys, new policy information and the like. From time to time, we may conduct direct marketing exercises and communications including offers, updates and newsletters, special offers, events or articles that are relevant to the services we provide. We always give you the option of electing not to receive these communications in the future. You can unsubscribe by notifying us and we will no longer send you future communications.

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Anonymity & Pseudo-Anonymity

We can only fully advise you and assist in arranging your insurance or claims if we have all relevant information required to do so. The insurance laws also require you to provide your insurers with the information they need in order to be able to decide whether to insure you and on what terms. You have a duty to disclose the information which is relevant to the insurer’s decision to insure you. Should you wish to remain anonymous, this may be impractical for us to deal with you, if you have not identified yourself or used a pseudonym.

When We Disclosure Information Overseas

If you ask us to seek insurance terms and we recommend an overseas insurer, we may be required to disclose the information to the insurer located outside Australia. For example, if we recommend a policy provided by Lloyd’s of London, your information may be given to the Lloyd’s broker and underwriters at Lloyd’s of London to make a decision about whether to insure you. We will notify you at the time of advising on your insurance if the insurer is overseas and in which country the insurer is located. If the insurer is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to that insurer.

Australian and overseas insurers acquire reinsurance from reinsurers that are located throughout the world so in some cases your information may be disclosed to them for assessment of risk and in order to provide reinsurance to your insurers. We do not make this disclosure, this is made by the insurer (if necessary) for the placement for their reinsurance program.
How We Hold & Protect Your Information

We strive to ensure 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 it’s 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 within our secured computer and data storage systems (onsite and offsite), in which have multi levels of virus protection, firewalls, spam ware and the like. In some cases, your file is archived and sent to an external data storage provider for a period of time. We only use storage providers located within Australia who are also regulated by the Privacy Act. We ensure that your physical and electronic information is safe by maintaining security over our premises by using locks and security systems.

**Will We Disclose the Information We Collect To Anyone**

We do not sell, rent or trade your personal information to others. We may need to provide your information to contractors or outsourced companies, who supply services to us, example: handle mail outs, data storage providers or other companies in the event of a corporate sale, merger, reorganization, dissolution or similar event. However we will take reasonable steps to ensure that they protect your information as required under the Privacy Act. We may provide information to others if we are required to do so by law, you consent to the disclosure 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, irrelevant, out of date or incomplete. However, we rely on you to rely on us of any changes to your personal information that we may hold that is incorrect. You can make a request to access your personal information by contacting us using the details shown.

If you wish to access or correct your personal information we hold about you, please put your request in writing to our Privacy Officer Doug Allen at privacy@aisinsurance.com.au or 137 Moray Street, Melbourne Victoria 3004 Australia. We do not charge for receiving a request for access to personal information or for complying with a correct request. In some cases, we may refuse access to your personal information or refuse a request for correction; we will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

**Website Information & Content.**

The information provided on this website does not cover all aspects of the law on the relevant subject matter. Professional advice should be sought before any action is taken based upon the matters described and discussed on this site. To the extent permitted by law, we make no representations about the suitability of the content of this site for any purpose. All content is provided without any warranty of any kind. We disclaim all warranties and conditions with regard to the content, including but not limited to implied warranties and conditions of fitness for a particular purpose, title and non-infringement.

We will not be liable for any damages or injury caused by, including but not limited to, any failure of performance, error, omission, interruption, defect, delay in operation of transmission, computer virus, or line failure. To the extent permitted by law we will not be liable for any damages or injury, including but not limited to, special or consequential damages that result from the use of, or the inability to use, the materials in this site. We believe the content of this site to be accurate, complete and current; however there are no warranties as to the accuracy, completeness or currency of the content. It is your responsibility to verify any information before relying on it. The content of this site may include technical inaccuracies or typographical errors. We reserve the right to modify the content of this site from time to time.

**Forms**

Our Website allows visitors to submit information via Self-Service forms (Claim Forms, Employment and Contact request and the like). The information submitted via the Forms is not encrypted – an option is available for claim forms to be downloaded in PDF format for faxing. Should you be concerned about confidentiality of the claim information, this would be the recommended method. Information collected via online forms is sent to our offices via EMAIL, fax or mail (not encrypted) and is also stored on a database which is accessible by A.I.S. Insurance Brokers Pty Ltd staff (password protected). We also use your information to send you requested product information and promotional material and to enable us to manage your ongoing requirements, e.g. renewals, new business applications, claims and our relationship with you, e.g. invoicing, client surveys etc.
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 contents and functionality of our website, to better understand our clients, markets and to improve our services.

Cookies
In order to collect this anonymous data we may use “cookies”. Cookies are small pieces of information which are sent to your browser and stored on your computer’s hard drive. Sometimes they identify users where the website required information to be retained from one page to the next. This is purely to increase functionality of our website. Cookies themselves cannot be used to discover the identity of the user. You can disable cookies by turning them off in your browser; however our website may not function properly should you do so.

Making A Complaint
If you have any concerns about whether we have complied with the Privacy Act or this Privacy Policy when collecting or handling your personal information, please write to our Privacy Officer Doug Allen at A.I.S. Insurance Brokers Pty Ltd, 137 Moray Street, Melbourne Victoria 3004 Australia. Your complaint will be considered by us through our internal complaints resolution process and we will try to respond with a decision within 21 days of you making the complaint.

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 Doug Allen on privacy@aisinsurance.com.au, (03) 8699 8888 or 137 Moray Street, Melbourne Victoria 3004 Australia.