



East West Insurance Brokers Pty Ltd
19 Rosedale St, COOPERS PLAINS QLD 4108
Phone: 07 3344 3899
Fax: 07 3344 2448
Email: info@eastwestinsurance.com.au

Ryno Insurance Services
19 Rosedale St, COOPERS PLAINS QLD 4108
Phone: 1300 650 670
Fax: 1300 797 768
Email: admin@rynoinsurance.com.au

and

145 Herries St, TOOWOOMBA QLD 4350
Phone: 07 4632 8977
Fax: 07 4638 5845

Mining Contractors Insurance Services
19 Rosedale St, COOPERS PLAINS QLD 4108
Phone: 1800 809 132
Fax: 07 3344 2448

PRIVACY POLICY

Introduction:

This Privacy Policy outlines how East West Insurance Brokers Pty Ltd, including the specialist divisions Ryno Insurance Services and Mining Contractors Insurance Services, (“we”, “our”, “us”), manage Personal Information you provide to us and any we collect, use, disclose or handle about individuals from other sources. Our Privacy Policy does not apply to our employee records. Any updates can be accessed via this Website or by contacting us.

What is Personal Information:

Personal information is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information.

Why we collect Personal Information:

We collect Personal Information to appropriately address your insurance needs, either directly to you or to your insurance adviser for you. Only information necessary for the completion of insurance business or related activities will be collected. This includes information necessary to analyse the risk, to accept the risk, to assess a claim, to determine competitive and appropriate premiums, etc.

We may also collect Personal Information for the development of better products and services and for conducting marketing and customer service research. We may sometimes share this information with our related companies or contractors in order to serve you better.

Firstly, we usually collect identifying information such as name, address, contact telephone numbers and email addresses. If you are applying for a product we offer, we may also need to collect specific information that will enable us to supply that product to you. We will collect and store this information in a manner that allows us to assist you in the future.

Some products or services may require us to collect ‘sensitive information’, which may include (but is not limited to) your membership of associations, health data, criminal records. We will only collect this type of information in accordance with the Privacy Act.

If you do not agree to provide us with the information we request, we may not be able to offer you the product or service you seek.

Our agents and service providers:

We respect the privacy of your Personal Information and ensure to the extent possible that our agents and service providers are aware of their respective obligations under the Privacy Act.

The way insurers, with whom we deal, treat Personal Information:

For a statement on the Privacy Policy of insurers that authorize us to act on their behalf under a binder agreement, please refer to the relevant Product Disclosure Statement (PDS) issued by that insurer. More specifically:-

- Lloyd's Privacy Policy is located in the PDS issued by them and located in the Document Library at www.rynoinsurance.com.au, or you can request a copy of their Privacy Policy by calling Lloyd's Australia on 02 9223 1433.
- Calliden's Privacy Policy located at www.calliden.com.au or you can request a copy by calling them on 02 96551 1111.

Whatever dealings we have with insurers, we and those insurers are bound by the 10 National Privacy Principles in accordance with the Privacy Act.

How we collect Personal Information:

Where possible we will collect information about you, from you. If we obtain this information from other sources, we will take reasonable steps to advise you of this disclosure.

When you give us Personal Information about other individuals, we rely on you, to have made or make them aware that you will or may provide their Personal Information to us, the types of third parties we may provide it to, the relevant purposes we and the third parties we disclose it to will use it for, and how they can access it. If it is sensitive information we rely on you to have obtained their consent on these matters. If you have not done or will not do either of these things you must tell us before you provide the relevant information.

Disclosing Personal Information:

This information will only be disclosed to third parties where the disclosure is reasonably required to carry out insurance business or activities unless you have authorised otherwise (or required by law).

Except where you have consented to it, we will limit the use and disclosure of any Personal Information provided to us by third parties about you, to the specific purpose for which the information was supplied.

Some examples of entities we may disclose Personal Information about you to include (but are not limited to):-

Our directors and employees;	Insurers and/or reinsurers;	Insurance intermediaries
Service providers;	Financial providers;	Consultants, contractors, agents;
Related and/or associated entities;	Legal advisers;	Loss adjusters, assessors, tradespersons; etc.

Security of Personal Information:

Your Personal Information is held securely and we take steps to protect it from misuse and loss, and from unauthorised access, modification or disclosure. For example, by:

- Physical access controls to the information where information is kept;
- Secure off-site storage and comprehensive risk management plans;
- Computer security using password and other electronic protection methods;
- Employee obligations towards and training about correct handling of Personal Information.

We collect only necessary information and retain it for at least 7 years. Once it is no longer required, we arrange for its secure destruction.

Accuracy of and access to your Personal Information:

We will take reasonable steps to ensure that the Personal Information you provide is accurate, complete and up to date, whenever it is used, collected or disclosed. We will provide you with copies of Product Disclosure Statements and/or Policies, schedules, renewal notices and tax invoices that show many of the items of primary information that we hold, and give you the opportunity to identify any incorrect information. It is important that you check these documents carefully.

You are entitled to access your information (unless a legal exemption applies), and request correction if required. If you establish that your information is not accurate or complete, we will take reasonable steps to correct the information. We may request reasonable costs from you to cover retrieving and providing this information.

Opting out from receiving our information:

If we send you any information about services or products, or you do not want us to disclose your Personal Information to any other organization in this context (including related bodies corporate) you can opt out by contacting us.

Anonymity:

Our operational and legal obligations will generally require that you identify yourself to us in order for us to provide our services and products to or on your behalf.

Flow of information overseas:

It may be necessary for us to disclose Personal Information about you to an entity in a foreign country, e.g. overseas insurer. We will only do this if:

- We reasonably believe that the foreign country has substantially similar legal privacy obligations; or
- We reasonably believe that the recipient will not treat the information in a manner inconsistent with the National Privacy Principles; or
- You consent; or
- The obtaining of your consent is impractical but the disclosure is for your benefit and you would be likely to give your consent.

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 in this Privacy Policy.

Questions, concerns, or complaints:

If you have any questions or concerns about the way we handle your information, simply call us and talk with our Privacy Officer.

If you believe your privacy may have been prejudiced, you have the right to make a complaint about the matter. We suggest that your complaint should be addressed either in writing to us or by telephone. We will investigate the matter and respond directly to you. If you are dissatisfied with our response, you should refer the matter to the Privacy Commissioner's Office in accordance with the Privacy Act. Further information about the Privacy Act and the Privacy Commissioner's Office can be found at www.privacy.gov.au.