

# Privacy Notice

At IFS Insurance Solutions we are committed and give priority to protecting the privacy of your personal information in accordance with the Privacy Act 1998 (Cth). This document sets out how we use, collect and disclose personal information about you. It replaces any information about privacy in the insurance documentation we have previously provided to you.

## What information do we collect and how do we use it?

When we arrange insurance on your behalf or provide insurance services, 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 superannuation funds, insurers or intermediaries who we ask to quote for your insurances and premium funding or make insurance/superannuation arrangements 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.

When you make a claim under your contract of insurance, 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, e.g. loss adjusters, medical advisers etc) to enable it to consider your claim.

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, and our relationship with you, e.g. invoicing, client surveys etc. We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications.

We may occasionally notify you about new services and special offers, events or articles we think will be of interest to you. We may send you regular updates by email or by post on insurance matters.

We may use your information internally to help us improve our services and help resolve any problems.

## Why we collect your personal information

We collect your personal information to enable us to provide our products and services, offer our products and services that may interest you and conduct market or customer research to determine those products or services that may suit you.

We only provide your information to the companies with whom you choose to deal (and their representatives).

You can choose not to receive product or service offerings from us by calling us on 03 9923 7171, emailing us on [info@ifsinsurance.com.au](mailto:info@ifsinsurance.com.au) or going to our website's Privacy section at [www.ifsinsurance.com.au](http://www.ifsinsurance.com.au).

## What if you don't provide some information to us?

We can only fully advise you if we have all relevant information. If you don't provide us with full information, we can't properly advise you and you could breach your duty of disclosure. You can check the information we hold about you at any time.

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 your client file and also in our database. We ensure that your information is safe by having in place robust security measures and procedures.

## Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your personal information to others.

We may disclose your personal information to others with whom we have business arrangements for the purposes listed above or to enable them to offer their products and services to you. These parties may include insurers, reinsurers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy. Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

We may need to provide your information to contractors who supply services to us, e.g. 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.

## Access to your personal information and complaints

You may ask for access to the personal information we hold about you and seek correction by calling us on 03 9923 7171 or emailing us at [info@ifsinsurance.com.au](mailto:info@ifsinsurance.com.au) Monday to Friday.

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 our:

### Privacy Officer

IFS Insurance Solutions Pty Ltd  
Level 27, 360 Elizabeth Street  
Melbourne VIC 3000

We do not generally charge for receiving a request for access to personal information or for complying with a correction request. If you have any concerns or complaints, please contact our Privacy Officer on 03 9923 7171 or [info@ifsinsurance.com.au](mailto:info@ifsinsurance.com.au)

Our Privacy Policy contains details about how you may make a complaint about a breach of the privacy principles contained in the Privacy Act 1988 (Cth) and how we deal with complaints. Our Privacy Policy is available at [www.ifsinsurance.com.au](http://www.ifsinsurance.com.au). Information about Steadfast and a copy of their Privacy Policy is available on their website at [www.steadfast.com.au](http://www.steadfast.com.au).

## Disclosure overseas

Your personal information may be disclosed to insurers, reinsurers and service providers that may be located in Australia or overseas. These parties are required to regularly review the security of their systems used for sending personal information overseas.

## 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.

## Tell us what you think

We welcome your questions and comments about privacy.