



<http://understandinsurance.com.au/index/privacy-policy>

Privacy Policy

Understand Insurance is an initiative of Insurance Council of Australia Limited ABN 50 005 617 318. When we say **we**, **us** or **our**, in this Privacy Policy, we are referring to Insurance Council of Australia Limited.

What's this privacy policy all about?

Through your use of our website, www.understandinsurance.com.au and our related social media websites and pages (**Site**), we may collect personal information about you. We like to keep your personal information safe and want to explain to you how we collect, use, disclose or transfer it and how you can access and correct your personal information and what to do if you have a complaint.

This Privacy Policy explains how we do all this and it complies with the requirements of the *Privacy Act 1988* (Cth) (**Act**), including the Australian Privacy Principles, and any other applicable privacy laws in Australia in respect of the Site.

This Privacy Policy only relates to how we collect, hold, use and disclose your personal information. It does not deal with, nor are we responsible for, how our members collect, hold, use and disclose your personal information.

So what? What kinds of personal information do we collect and hold?

This Privacy Policy uses the definition of "personal information" which is provided in the Act.

The kinds of personal information that we collect and hold, via the Site, include your name, contact details, employment details, complaint details, photographs, audio and video recordings and other information that is relevant to the functions or activities of the Site.

We try to limit the information collected to the minimum information required to establish and maintain routine communications between us and you.

How do we collect and hold your personal information on the Site?

We only collect personal information directly from you when you use the Site or when you otherwise contact us in connection with any of the services referred to on the Site.

We collect your personal information for purposes directly related to the functions or activities of the Site, including:

- a. processing, dealing with and responding to your inquiries about us, insurance, the insurance industry, our member companies or other information provided by us and your feedback or comments about the Site;
- b. processing requests from you to seek consent to use content from the Site to provide to others;
- c. arranging, promoting and hosting of events by the ICA;
- d. direct marketing of our services to you;
- e. hosting blogs or forums on the Site;
- f. providing corresponding or complementary social media pages and websites to the Site;
- g. dealing with queries and responses relating to disasters and catastrophes;
- h. providing information in respect of our activities and those of our members;
- i. taking photographs and making videos and audio recordings of attendees at our events and publishing these on the Site or elsewhere; and
- j. other purposes relating to our objectives.

If you do not provide information to us that we request in connection with the above activities, we may not be able to provide our services to you.

We like cookies

We use "cookies" on the Site. A "cookie" is a small amount of information which is transferred to the hard drive of your computer and which can identify your web browser but not you. If you want, you can disable your web browser from accepting cookies. If you do so, you can still access the Site, but not all services may be available.

Handy hint - you can sometimes deal with us on the Site anonymously or using a pseudonym

You may deal with us on an anonymous basis or using a pseudonym when making inquiries through the Site. However, we may need certain contact details from you to respond to inquiries.

If we host a blog or forum on the Site, you may use a pseudonym for publication on the Site. However, we will require that you provide your name and contact details confidentially to us.

How we hold, use and disclose personal information

Keeping your personal information secure

We hold your personal information in a secure online database. We may also hold electronic copies of documents containing personal information (e.g. queries, complaints, requests for information and other relevant documents) in a secure online database.

Any personal information held by us electronically can only be accessed by our authorised staff, using personal accredited passwords.

We do not encourage keeping personal information in hard copy by us. Information is held on hard copy only for a reasonable time as necessary and stored securely. All of our premises are protected by security access.

We only hold and use personal information for purposes directly related to our functions or activities or for the purposes for which the information was originally collected.

Will we disclose your personal information to anyone else?

We may disclose the personal information that you provided to us to:

- a. our members, such as insurance companies, to process your queries or complaints which are received by us;
- b. conference organisers;
- c. Federal, State or Territory police authorities and agencies;
- d. members of the our Policy Committees and Working Groups; Policy Committees and Working Groups Policy Committees and Working Groups
- e. media organisations and agencies and other third parties for the purpose of dissemination and publication of photographs and audio and video recordings made by the ICA at events;
- f. our staff for the purposes of their work responsibilities; and
- g. other third parties providing law enforcement or administrative services.

Our Policy Committees are comprised of representatives of our member companies and our staff and executives. Members of Policy Committees are nominated by the controlling officers (e.g. their CEO) of one of our members or by us as relevant. Working Groups may be established by us from time to time to assist us in addressing contemporary industry issues. Some of our Committees and Working Groups may have representatives from organisations that are not our members.

We do not generally disclose personal information to overseas recipients and will only do so in accordance with the Australian Privacy Principles.

Can you access and correct your personal information held by us?

Yes.

You may access your personal information held by us, and may make or seek changes to that information, by contacting us at by email at privacy@insurancecouncil.com.au [<mailto:privacy@insurancecouncil.com.au>] or call us on 02 9253 5164.

If we do not agree to provide access to you to your personal information or to amend or annotate the information we hold about you, you may seek a review of our decision.

If we do not agree to make requested changes to personal information, you may make a statement about the requested changes and we attach the statement to your record.

Here's what to do if you have a problem or complaint regarding how we handle your personal information

You can send written complaints about a breach of the Australian Privacy Principles in relation to your personal information to privacy@insurancecouncil.com.au [<mailto:privacy@insurancecouncil.com.au>] or to The Privacy Officer, Insurance Council of Australia, Level 4, 56 Pitt Street, Sydney NSW 2000. Complaints will be reviewed by our Privacy Officer and a response will usually be provided within 30 days of receipt of the complaint by us.

For more information about making a complaint, please contact us at privacy@insurancecouncil.com.au [<mailto:privacy@insurancecouncil.com.au>] or call us on 02 9253 5164.

If you believe that your complaint has not been satisfactorily addressed by us, after following the procedure set out above, you can make a complaint to the Office of the Information Commissioner (**OAIC**). The OAIC's contact details are [here](http://www.oaic.gov.au/) [<http://www.oaic.gov.au/>].