



A.B INVESTIGATIONS PRIVACY POLICY STATEMENT

CONTENTS

- OUR PRIVACY POLICY
 - WHY DO WE COLLECT PERSONAL INFORMATION?
 - HOW DO WE COLLECT PERSONAL INFORMATION?
 - WHAT PERSONAL INFORMATION DO WE COLLECT?
 - HOW DO WE USE YOUR PERSONAL INFORMATION?
 - SECURITY OF PERSONAL INFORMATION
 - HOW CAN YOU ACCESS, CHECK, UPDATE OR CHANGE YOUR INFORMATION
 - COMPLAINTS ABOUT PRIVACY
 - INFORMATION SENT OVERSEAS
-

OUR PRIVACY POLICY

We are committed to protecting your privacy and confidentiality in accordance with the *Privacy Act 1988 (Cth)* including the *Privacy Amendment (Enhancing Privacy Protection) Act 2012* and it is one of our prime concerns that any personal or sensitive information you provide to us is not used for any other purpose than that intended and expected by you. This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

WHY DO WE COLLECT PERSONAL INFORMATION?

We will only collect information from you that we need. Generally, we will need to collect some personal information from you to assist our clients to:

- Service and administer their products, accounts and other needs;
- assess and process a particular application or request;
- investigate and assess any claim made under a policy or contract;
- administer a policy or contract;
- conduct investigations under common and statutory laws;
- perform due diligence and compliance checks;
- to satisfy any legal requirements.

HOW DO WE COLLECT PERSONAL INFORMATION?

Where it is reasonable and practicable, we will collect personal information directly from you. If it is lawful and practicable to do so, we will also give you the option of interacting anonymously with us.

However, there are circumstances where we may have to collect personal information about you from someone else or information about someone else from you. Should we collect personal information from you about someone else then you are responsible for telling that person that we have collected the information. You may wish to refer that person to this Privacy Policy.

We may collect your personal information in various ways including, but not limited to, the telephone, during a personal interview, over the internet or from other assessors, medical providers and professional experts.

Whatever the source of the information we collect, you can be assured that we will protect your personal information and treat it with the utmost importance and respect.

WHAT PERSONAL INFORMATION DO WE COLLECT?

We generally collect names, addresses, telephone numbers, dates of birth, residential/property details, vehicle details, circumstances and insurance related details.

There are occasions that we will need to collect sensitive information from or about you and if this is the case you can be assured we will treat such information in accordance with both the *Privacy Act 1988 (Cth)* and the new *Australian Privacy Principles of the Privacy Amendment (Enhancing Privacy Protection) Act 2012 (Cth)*. Such information may be, but not limited to, criminal records, health records and salary or financial information.

HOW DO WE USE YOUR PERSONAL INFORMATION?

Primarily, we use your personal information to assist our clients and their customers to process applications and administer their business needs.

We will also use your personal information to assist our clients in meeting their lawful obligations under various Federal and State Government schemes, regulations and statutory requirements.

SECURITY OF PERSONAL INFORMATION

We hold the information we collect from you in our computer system and in our hard copy files. We ensure that your information is safe by following the usual security procedures expected by our clients.

Our computer and network security systems are protected by software and hardware firewalls, anti-virus & intrusion software, attack tracking software and access control password systems. These measures reduce the risk of system intrusion by hacking, viruses, trojans, web bugs and physical intervention.

Our staff are regularly trained to manage personal information strictly in accordance with the *Privacy Act 1988 (Cth)* and the associated Australian Privacy Principles.

In addition sub-contractors of AB Investigations are bound contractually to keep personal information confidential and secure at all times.

HOW CAN YOU ACCESS, CHECK, UPDATE OR CHANGE YOUR INFORMATION

Upon receipt of a written request from you and sufficient information to allow us to identify the information sought, 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 the Privacy Officer, C/- our office.

We do not charge for receiving a request for access to personal information or for complying with a correction request. We do however reserve the right to charge you for all reasonable costs and outgoings specifically incurred in meeting your request for information.

COMPLAINTS ABOUT PRIVACY

Should you have a complaint regarding a breach of privacy please contact our Complaints Officer, complaints@abinv.com.au who will handle the matter in accordance with our formal complaints handling procedures.

Your complaint can be lodged over the phone, via mail or email or you may wish to make an appointment with our Complaints Officer to attend and discuss your concerns. We will do all that is reasonable in the circumstances to address your complaint.

INFORMATION SENT OVERSEAS

In certain situations, it is likely that that some or all of the Personal Information that you provide to us may be disclosed to businesses that operate overseas. This would only occur where the product provider / intermediary is based overseas, e.g. Lloyds of London syndicates or brokers and other overseas based insurers and intermediaries or in situations where we utilise "Cloud Computing" services that are situated outside Australia.

In all such cases we commit to making reasonable enquiries to ensure that these organisations comply with their local privacy legislation where such legislation is comparable to the Australian legislation and to comply with the key components of Australian Privacy legislation.