



de conno & blanco
insurance brokers

390 payneham road payneham sa 5070

ph (08) 833 777 33 fax (08) 8337 1529

web www.deconnoblanco.com.au email mail@deconnoblanco.com.au



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member of the National
Insurance Brokers
Association



Privacy policy

Our privacy policy

We are covered by the federal privacy act and its national privacy principles (npps), which set out standards for the collection, use, disclosure and handling of personal information.

As a financial services organisation we are subject to certain legislative and regulatory requirements which necessitate us to obtain personal information about you, including s945A of the Corporations Act.

Personal information is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information or opinion (e.g. A name and address).

Our privacy policy applies to any personal information we collect, use or disclose after 21 December 2001. It does not apply to our employee records.

We encourage you to check our website regularly for any updates to our Privacy Policy.

How and why we collect personal information

We collect personal information either directly from the relevant individuals or indirectly from third parties.

For example, an insured may not only provide us with information on themselves for the purpose of obtaining our services but also on other insureds who they represent. We may also obtain personal information from past insurers, witnesses to claims, health care workers and publicly available sources etc.

We collect personal information to be able to provide our various services.

These include, insurance broking, claims management, risk management consulting, other forms of insurance services (including underwriting and reinsurance), employee benefits.

We may also use it to help to develop and identify products and services that may interest clients, conduct market or customer satisfaction research, develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of our respective products and services. For more information on our services please contact us.

How we use and disclose personal information

We do not use or disclose personal information for any purpose that is unrelated to our Services and that you would not reasonably expect (except with your consent). We have a duty to maintain the confidentiality of our clients' affairs, including personal Information. Our duty of confidentiality applies except where disclosure of your personal Information is with your consent or compelled by law. We usually disclose personal information to third parties who assist us or are involved in the provision of our services.

For example, in arranging and managing your insurance needs we may provide information to insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, our advisers such as loss adjusters, lawyers and accountants, and others involved in the claims handling process. We may also provide it to purchasers of our business and related companies.

We may refer you to Third Party companies at your request eg: Financial Planners, Mortgage Brokers , Accountants etc. Your personal information will be passed on with your permission.

We take reasonable steps to ensure that your personal information is accurate, complete, And up-to-date whenever we collect or use or disclose it.

If the required personal information is not provided, we or any involved third parties may not be able to provide appropriate services.

What we expect of you and third parties we deal with

When you provide us with personal information about other individuals, we rely on you to

Have made them aware that you will or may provide their information to us, the purposes we use it for, the types of third parties we disclose it to and how they can access it (as described in this document). If it is sensitive information we rely on you to have obtained their consent to the above.

If you have not done either of these things, you must tell us before you provide the relevant information.



OUR WEBSITE PRIVACY POLICY

At Glynde Insurance Brokers Pty Ltd t/as De Conno & Blanco Insurance Brokers, we are committed to protecting your privacy in accordance with the Privacy Act 1998 (Cth). This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

Website information and 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 all 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.

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

When we arrange insurance on your behalf, 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 insurers or intermediaries who we ask to quote for your insurances and premium funding 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. Some of these companies are located outside Australia.

When you make a claim under your policy, 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, eg loss adjusters, medical brokers etc) to enable it to consider your claim. Again this information may be passed on to reinsurers.

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 content and functionality of our website, to better understand our clients and markets and to improve our services.



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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 requires information to be retained from one page to the next. This is purely to increase the functionality of the site. Cookies by themselves cannot be used to discover the identity of the user. Cookies do not damage your computer and you can set your browser to notify you when you receive a cookie so that you can decide if you want to accept it. Once you leave the site, the cookie is destroyed and no personal or other information about you is stored.

Forms - Our Website allows visitors to submit information via Self-Service forms (Claim Forms, Employment and Contact request). 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 on-line forms is sent to our offices via EMAIL (not encrypted) and is also stored on a database which is accessible by {AFS Licensee} staff only (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, and our relationship with you, e.g. invoicing, client surveys etc.

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. If you would rather not receive this information or do not wish to receive it electronically, email or write to us.

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

If we give you personal information, you and your representatives must only use it for the Purposes we agreed to. Where relevant, you must meet the requirements of the national privacy principles set out in the privacy act 1988, when collecting, using, disclosing and handling personal information on our behalf; You must also ensure that your agents, employees and contractors meet the above Requirements.

Security of your personal information

We endeavour to protect any personal information that we hold from misuse and loss, and To protect it from unauthorised access, modification and disclosure.

For example - we maintain physical security over our paper and electronic data stores and premises, such as locks and security systems. We also maintain computer and network security; for example, we use firewalls (security measures for the internet) and other security systems such as user Identifiers and passwords to control access to computer systems.

Transfer of information overseas

We may transfer your personal information overseas where it is necessary to provide our Service. For example, we sometimes use the internet to collect and process information. In Addition, some insurers or reinsurers are based overseas and we need to provide your Personal information to them to arrange your cover. In most cases, we only do this with your consent.

Opting out

If we send you any information about services or products, or you do not want us to disclose your personal information to any other organisation (including related bodies corporate) you can opt out by contacting our office in writing, we will then put your details in our “No Contact List”.

All information is stored for at least 7 years (ATO Regulations), we will then do periodically archiving. Paper files are securely destroyed by a Third Party company. Electronic files are archived and backed up, all backups are kept in the safe in our office. Therefore some information may not be available due to the age of the document and/or file.



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How to contact us

If you wish to gain access to your personal information, or you want us to correct or update it, or you have a complaint about a breach of your privacy, or any other query relating to our privacy policy, contact our privacy officer during business hours on:

Telephone: 08 833 777 33

Mail: 390 payneham road, payneham sa 5070

Fax: 08 8337 1529

For complaints - we will respond to your query or complaint as soon as possible and will try to resolve any complaint within 14 working days, and a fee maybe charged.

If this is not possible, we will contact you within that time to let you know how long we estimate that it will take to resolve your complaint. Any unresolved complaints should be referred to the privacy commissioner.

You can deal with us anonymously where it is lawful and practicable to do so. For example, if you telephone requesting our postal address.

If you do not notify us otherwise before next dealing with us, you confirm agreement to the above on your own behalf and / or on behalf of those you represent.

IMPORTANT INFORMATION:

You have a right to refuse us authorisation to collect information from a third party.

Some exceptions exist under law where we will not provide you with access to your personal information. Should we refuse you access to your personal information, we will provide you with a written explanation for that refusal'

If charges are applicable in providing access to you, we will disclose these charges to you prior to providing you with the information.'

Without your consent we will not collect information about you that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs or afflations, membership of professional or trade association, membership of a trade union, details of health, disability, sexual orientation, or criminal record.

This is subject to some exceptions including:

- the collection is required by law; and
- when the information is necessary for the establishment, exercise or defence of a legal claim.

Personal information will be treated as confidential information and sensitive information will be treated highly confidential.

Complaints:

Clients who have an Insurance Complaint should contact our customer relations / complaints officer. Glynde Insurance Brokers Pty Ltd t/as De Conno & Blanco Insurance Brokers is a member of the Financial Ombudsman Service (**FOS**). If your complaint cannot be resolved to your satisfaction by us you have the right to refer the matter to FOS. FOS can be contacted at Level 5, 31 Queen St, Melbourne VIC 3000 on 1300 780 808, fax 03 9613 6399, email info@fos.org.au or website www.fos.org.au. Alternatively, you can contact the Australian Securities & Investments Commission at their freecall info line on 1300 300 630