



## **Privacy Policy**

### **About the Edgewise Privacy Policy**

Edgewise Insurance Brokers Pty Ltd (Edgewise) respects your privacy and is committed to protecting the personal information of its clients.

Edgewise are covered by the Federal Privacy Act and its National Privacy Principles ("NPP's"), which set out standards for the collection, use, disclosure and handling of personal information.

Personal information is essentially any information or opinion that can identify a person (e.g. a name and address).

### **How and why Edgewise collect personal information**

Edgewise collects personal information either directly from individuals or indirectly from third parties. For example, an insured party may not only provide Edgewise with information on themselves for the purpose of utilising its services but also on other insured's that they represent (e.g. Other insurance brokers).

Edgewise may also obtain personal information from past insurers, witnesses to claims, and publicly available sources.

Without collecting and using the information provided to us, we would not be able to do business with you.

Edgewise collects personal information during the course of its relationship with you. Collection of information may take place in a number of ways, such as when you complete an application form for a new product or service or at renewal, request a product or service over the internet, telephone or e-mail or contact Edgewise to lodge a claim.

Edgewise collects personal information in order to provide its various services. Edgewise may also use personal information to:

- Help determine insurance requirements and provide appropriate products and services
- Develop and identify products and services that may interest clients
- Conduct customer satisfaction surveys
- Establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of Edgewise respective products and services

For more information regarding Edgewise services please contact your Edgewise Account Manager.

### **How Edgewise uses and discloses personal information**

Edgewise does not use or disclose personal information for any purpose that is unrelated to its services and that you would not reasonably expect (except with your consent).

Edgewise has a duty to maintain the confidentiality of its client's affairs which includes their personal information. Edgewise' duty of confidentiality applies except where disclosure of your personal information is with your consent or required by law.

Edgewise discloses personal information to third parties who are involved in the provision of its services. For example, in arranging and managing your insurance needs Edgewise may provide information to insurers, reinsurers, other insurance intermediaries, its advisors such as loss adjustors, lawyers and accountants, and other parties involved in the claims handling process. Edgewise may disclose your personal information to mail service providers for the mailing of statements, insurance policy documentation and/or Edgewise direct marketing material or use your personal information during the process of staff training. Edgewise may also provide it to purchasers of its business and related Edgewise companies.

Edgewise takes reasonable steps to ensure that the personal information it collects from you is accurate, complete and up-to-date whenever Edgewise collects, uses or discloses it. If the personal information Edgewise requests from you is not provided, Edgewise or any involved third party may not be able to provide the appropriate services.

### **What Edgewise expects of you and third parties it deals with**

When you provide Edgewise with personal information about other individuals, Edgewise relies on you to have made them aware that; you will or may provide their information to Edgewise, the purposes Edgewise uses it for, the types of third parties Edgewise discloses it to, and how they can access it (as described in this policy). If it is sensitive information Edgewise relies on you to have obtained their consent to the above. ***If you have not done either of these things you must notify Edgewise before you provide the relevant information.***

We rely on you to ensure that the personal information we collect from you is accurate, complete and up to date. Edgewise may contact you to confirm or change the details of your personal information however you can contact Edgewise at any time to update your personal information.

If Edgewise provides you with personal information, you and your representatives must only use it for the purposes Edgewise agrees to. Where relevant you must meet the requirements of the NPP's set out in the Privacy Act 1988 when collecting, using, disclosing and handling personal information on Edgewise' behalf. This obligation extends to your agents, employees and contractors.

In some cases we will require you to specifically consent to the collection, use or disclosure of your personal information by Edgewise. Your consent will usually be required in writing and in some cases your consent may be implied through your conduct such as when you continue a telephone call after you have been advised that the personal information will be collected, used or disclosed.

### **Security of your personal information**

Edgewise takes all reasonable steps to protect any personal information that it holds from misuse and loss, and protect it from unauthorised access, modification and disclosure. For example, Edgewise maintains physical security over its manual and electronic records and premises, such as locks, security systems, and after hours security checks. Edgewise also maintains computer and network security, including firewalls to prevent unauthorised internet access to records, user passwords to control access to computer systems, and a detailed Business Continuity (Disaster Recovery) Plan.

### **Sensitive information**

"Sensitive information" is defined as including information about someone's political opinion/s or membership, professional or trade memberships, sexual preferences, criminal record, state of health, religion, racial or ethnic origin. Edgewise will only collect, use or disclose sensitive information with the consent of the person to whom it relates or as required by law.

### **Transfer of information overseas**

Edgewise may transfer your information overseas where it is necessary to provide its services. For example, some insurers and reinsurers are based overseas and Edgewise may need to provide your personal information to them in order to place your insurance cover. In most cases we will not do this without your consent.

## **Direct Marketing**

Edgewise may make use of your personal information to provide you with information about its products and services. If you do not want to receive any of this information or you do not want to disclose your information to any other organisation including related bodies corporate simply contact the Edgewise Privacy Officer as outlined below and you will not receive any further information. If you change your mind and want to receive information about Edgewise products and services at a later date, simply let Edgewise know.

By law, Edgewise are sometimes required to provide you with information related to the products and services you receive from us. You will continue to receive information about these products and services even if you have chosen not to receive general information about other products and services.

Edgewise does not disclose your personal information to any other party outside the Edgewise Group solely for the purpose of direct marketing their products and services to you.

## **Accessing your personal information**

You are entitled to request access to the information Edgewise holds about you.

If you have reason to believe that the personal information Edgewise holds is inaccurate, incomplete, or out of date, you are entitled to request that the information be amended.

Edgewise is not always required to provide you with access to your personal information however if your request is denied an explanation will be provided to you.

Edgewise may be required by law to retain your personal information for a specified period of time after you have ended your relationship with us. After the expiry of this required time, all reasonable steps will be taken to ensure the secure destruction of your personal information.

To make an enquiry or lodge a change request regarding your personal information, please contact the Edgewise Privacy Officer during business hours at:

Edgewise Insurance Brokers Limited  
Ground Floor, 675 Victoria Street  
Abbotsford Vic 3067  
Telephone: (03) 94251313  
Fax: (03) 94251399  
E-mail: [email@edgewise.com.au](mailto:email@edgewise.com.au)

There is generally no fee for requesting access to your personal information. In some cases however, a fee may be charged to recover costs where the information has to be retrieved from archives.