

## **Privacy and YourCover**

From 12th March 2014 Australian Privacy Principles have replaced the National Privacy Principles, so the Privacy Policy of YourCover reflects those new, expanded principles.

It is important that you know that the personal information you are supplying will only be used for the purposes for which it was provided and your privacy will at all times be protected by the parties who are allowed access to it (e.g. the insurance companies with which we negotiate on your behalf).

### **Personal Information**

Personal information is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information.

### **How your personal information is used and disclosed**

We respect your privacy and are committed to protecting your personal information, so we only collect the information that we require to provide and market our services to you.

YourCover needs to collect personal information directly from you to be able to establish and determine the correct insurance cover for your needs. YourCover also needs to identify you to ensure no unauthorised person gains access to your personal information and insurance arrangements.

Before YourCover collects any personal information about you we will always identify ourselves by name and state the company we are employed by, being YourCover. We will ensure you are aware of the purpose(s) for which information is collected (e.g. to allow us to obtain premium quotations or manage claims etc). You can choose at any time not to disclose your information to us, but please bear in mind this may hinder or render impossible, the service we are trying to provide to you. You will only ever be asked for information that is relevant and necessary for us to arrange and/or manage your insurances.

If YourCover needs to collect information about you from a third party we will always approach you for the authority to do so. We will ask you to sign a consent form allowing us to access this information. YourCover will not use or disclose personal information that is unrelated to our services, nor will we sell your information to a third party.

Sometimes we are required, or authorised, by law to disclose your personal information. We may disclose your personal information to a Court in response to a subpoena, or to the Australian Taxation Office following a direction issued under taxation laws.

Please note that this information may be shared among the companies within the Insurance Industry and you agree to us doing so unless you tell us otherwise. If you would prefer that we do not use your information in this way, please contact us on +61 (7) 3010 9746 or email [noelnosworthy@yourcover.com.au](mailto:noelnosworthy@yourcover.com.au) to let us know.

### **Data Quality**

YourCover must take reasonable steps to ensure that the personal information it collects, uses or discloses is accurate, complete and up to date.

### **Data Security**

YourCover regards the security of your personal information as a priority.

With this in mind we have procedures in place to guard your information. YourCover computer systems are protected by firewall software, which will deny access to unauthorised people trying to access our servers from an outside connection. All computer workstations are password protected.

### **Access to personal information**

You have the right to access personal information, which YourCover collects and holds about you relating to your transactions with this company. If you would like to access any personal information we hold about you, or you would like more information on our approach to privacy, please ask us.

YourCover may refuse you access to your personal information in a number of circumstances. In the unlikely event of that happening, we will always explain the reason why you have been refused access.

**Some of these reasons include:**

- The information may relate to existing or anticipated legal proceedings with you.
- Denying access is required or authorized by law
- When the request for access is regarded as frivolous or vexatious

**Identifiers**

YourCover does not use government identifiers as a means by which to prove your identity. These identifiers include identification numbers such as your Tax File Number or Medicare Number. We use client names and/or client codes and/or policy numbers as identifiers.

**Sensitive Information**

YourCover must not collect sensitive information about you unless you have consented, or we are required to collect it by law. Sensitive information includes the following:

- Ethical or racial origin
- Political opinions
- Membership of a political association
- Religious beliefs or affiliations
- Philosophical beliefs
- Membership of a professional or trade association
- Membership of a trade union
- Sexual preferences or practices
- Criminal record
- Health

To enable YourCover to give you the best possible service we may request sensitive information from you. You will always be told of the reason why this information is collected and you have the right to refuse although this may affect the service we are trying to provide to you.

**Updates to this Policy**

YourCover regularly reviews its policies and procedures so we stay up to date with changes in the law, technology and market practice. As a result of these changes we may change this policy to reflect the relevant changes without further notice.

**Request for Access**

If you wish to lodge a request to gain access to your personal information, you can contact us in either of the following ways:

Call YourCover on +61 (7) 3194 8586

Email [noelnosworthy@yourcover.com.au](mailto:noelnosworthy@yourcover.com.au) for personal information contact details

By post to: YourCover Pty Ltd, GPO Box 111, Brisbane QLD 4001