

## **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.

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.

### **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 them for the purpose of obtaining our services but also on other insured's 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, employee benefits and superannuation & investment advisory services.

We 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.

*Our Promise is to be Your Advocate in Insurance and Financial Solutions*



SGP Insurance Brokers Pty Ltd ABN 90 000 613 221  
Suite 105, Level 1, Centric Park Central, 4 Hyde Parade Campbelltown NSW 2560  
PO Box 942 Campbelltown NSW 2560  
**Tel** (02) 4626 5022 **1800 678 548** **Fax** (02) 4628 3399  
**Email** [info@sgp.com.au](mailto:info@sgp.com.au) [www.sgp.com.au](http://www.sgp.com.au)  
AFS Licence Number 246665



## 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 also provide it to purchasers of our business and related companies.

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

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.

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## **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.

## **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.

## **Sale or Restructure of Business**

In the future we may consider the sale or restructure of our business or the purchase of the business of other Insurance brokers or financial advisers. In such circumstances, it may be necessary for your personal information to be disclosed to permit the parties to assess the sale or restructure proposal, for example - through a due diligence process. We will only disclose such parties of your personal information as is necessary for the assessment of any sale or restructure proposal and subject to appropriate procedures to maintain the confidentiality and security of your personal information. In the event that a sale or restructure proceeds, we will advise you accordingly.

## **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 advising us in writing or by e-mail.

## **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, please contact our Privacy Officer during business hours as follows:

Privacy Officer: Mark Gilbert

Telephone: (02) 4626 5022

Fax: (02) 4628 3399

Mail: PO Box 942, Campbelltown NSW 2560

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We will respond to your query or complaint as soon as possible and will try to resolve any complaint within 14 working days. 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.

Yours faithfully

Mark Gilbert  
**GENERAL MANAGER**

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