



# INSURANCE GROUP

## PRIVACY POLICY

The Privacy Act 1988 (Cth.) seeks to ensure the confidentiality and security of any personal information. MB Insurance Group Pty Limited (MBIG) are committed to protecting personal information we collect about you for the purposes of arranging and administering your insurance policy and claims.

We are bound by the Australian Privacy Principles (APP) that governs the way we collect, use, disclose and secure information about you.

### Collection and storage of your personal information

We will only collect personal information that is relevant to the service or the product that we provide to you. The personal information collected, maintained and stored by us comprises of your name, address, contact details and date of birth. It may also include sensitive information such as traffic offences, criminal convictions or health related matters. The information collected allows us to underwrite risks and to properly administer your claims or claims brought against you. Your information is stored on secure servers, back-up drives and hard copy files.

In the regular course of our business we may seek the services of relevant third party suppliers. These include technology service providers, web hosting providers, secure hard copy document destruction services and storage management facilities.

Your personal information may also be provided to the insurer noted on your policy document. The insurer has their own privacy policy in place and the details are displayed on their website. MBIG do not disclose information to overseas agents.

MBIG will only use your personal information for its primary purpose or to directly market related products or offers from MBIG that may be of interest to you. We will not distribute or sell your personal or sensitive information to any other company for the purpose of marketing. If you wish to "opt out" from receiving any marketing material please contact [compliance@mbinsurance.com.au](mailto:compliance@mbinsurance.com.au)

### Disclosure of your personal information to third parties

We may disclose or collect information to and from the following:

- You, and/or any person that you authorise, or your insurance broker;
- Another person named as a co-insured on your Policy (for the purpose of confirming if full disclosure has been made to us);
- The insurer of the insurance product you have applied for or purchased;
- A financier or interested party nominated on your policy schedule (but only for the purpose of providing a certificate of currency or confirming their financial interest in the event of a claim);
- Another insurer (to obtain confirmation of your no claim bonus or to assess insurance risks or to assist with an investigation);
- An organisation that provides you with banking facilities (for the purpose of arranging direct debit or other payment transactions or confirming payments made by you to us);
- Australian Financial Complaints Authority – for external dispute resolution purposes;



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- A motor vehicle dealership, corporate authorised representative or insurance agent who has referred this business to MBIG;
- To a repairer or other supplier of goods and/or services (for the purpose of repairing, replacing, recovering, relocating or disposing of your insured property);
- An assessor or investigator appointed to carry out specialised services;
- A legal service provider or recovery agent (for the purpose of defending an action by a third party against you or recovering our costs, including your excess, or seeking a legal opinion regarding the acceptance of a claim);
- To a witness to a claim (for the purpose of obtaining a witness statement);
- To another party to a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

## Contacting us about access and correction of your personal information

We aim to ensure that your personal information is up to date. Please contact us if you would like to seek access to, or revise your personal information. You may contact our local branch or Head Office in Sydney. Generally we will do this without restriction or charge.

## Privacy Complaints

If you believe that we have not protected your personal information in accordance with the current Privacy legislation and you wish to make a formal complaint, please contact us at the address provided below. Your complaint will be managed by our Compliance Manager.

If you are not satisfied after speaking to us you can lodge a complaint with the Australian Privacy Commissioner.

### **MB Insurance Group Pty Limited**

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QVB Post Office NSW 1230

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Fax (02) 9928 5656

Website: [www.mbinsurance.com.au](http://www.mbinsurance.com.au)

Email: [compliance@mbinsurance.com.au](mailto:compliance@mbinsurance.com.au)

### **Office of the Australian Information Commissioner**

GPO Box 5218

Sydney NSW 2001

1300 363 992

[www.oaic.gov.au](http://www.oaic.gov.au)