

PRIVACY POLICY

Our Privacy Policy

The Australian Privacy Principles (APP), 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 this information or opinion (e.g. a name and address).

Our Privacy Policy applies to any personal information we collect, use or disclose and has been in force since 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.

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

These include, - *insurance broking, and other forms of insurance services (including underwriting and reinsurance), and Life Risk Insurance referral.*

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 may disclose personal information to third parties who assist us or are involved in the provision of our services, in which case we take reasonable steps to ensure that your personal information is accurate, complete, and up-to-date whenever we collect, 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.

We do not directly disclose personal information to overseas recipients.

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.

Insurers and Associated Entities

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 Australian 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 the misuse and loss, and to protect it from unauthorised access, modification and disclosure.

Transfer of information overseas

We do not directly transfer your personal information to any overseas organisations.

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) you can opt out by writing to:

**The Privacy Officer
Piranha Insurance & Finance Brokers
P.O. Box 1251
ROCKHAMPTON Q 4700**

Charging for Providing Personal Information

In accordance with National Privacy Principle 6.4, charges may apply for providing some forms of personal information.

Where the reproduction of information involves significant time, or is to be supplied (upon written request) to non related third parties, we may charge a reasonable administrative fee to cover the costs of:

- the cost of reproduction (photocopying or reprinting)
- locating, collating or gathering information from off site storage or source locations
- costs incurred where someone needs to explain the information, (ie: the usual consultation fee for a doctor to explain sensitive information).

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: **07 4927 8400**
Fax: **07 4922 2818**
Mail: **P.O. Box 1251, Rockhampton Q 4700**