Our Privacy Policy

PMH Insurance Brokers Pty.Ltd. ABN 11 865 267 249
AFS Lic No 243168

Privacy Policy

We are committed to protecting your privacy and confidentiality in accordance with the *Privacy Act 1988 (Cth)* and it is one our prime concerns that any personal or sensitive information you provide to us is not used for any other purpose than that intended and expected by you. This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

What information do we collect and how do we use it?

We will collect personal information for primary purposes, which are relevant to providing and administrating our products and services.

To enable us to provide advice, arrange and provide insurance quotes and insure your risks, we collect the information needed by ourselves to ensure appropriate advice and information required by insurers to underwrite your insurance risks etc. We will usually provide some or all of this information to our underwriters and reinsurers. Some of these companies may be located outside Australia.

When a claim is made under the policy, to enable us to assess the claim, we and our representatives (including loss adjusters, investigators, medical advisers and lawyers) collect information about the claim, some of which may be personal information. We may collect the information from you or from third parties. We provide this information to the insurer and those appointed to assist you in making a claim. Again this information may be passed on to our underwriters and reinsurers. We may use your personal information internally to help us improve our services and help resolve any problems.

What if you don’t provide some information to us?

We can only apply for and arrange insurance cover and claims under the policy if we have all relevant information. The insurance laws also require insured’s to provide us with all the information we need in order to be able to decide whether to insure and on what terms.

How do we hold and protect your information?

We hold the information we collect from you in our computer system and in our hard copy files. We ensure that your information is safe by following the usual security procedures expected by our clients.

Will we disclose the information we collect to anyone?

We may disclose information to:

- Insurers, underwriters, underwriting agencies, wholesale brokers and reinsurers (for the purpose of seeking recovery from them or to assist them to assess insurance risks);
- Premium funders for the purposes of gaining quotations on and arranging funding of your insurance premiums.
- An investigator, assessor, State or Federal Health Authorities, lawyers, accountants, medical practitioners, hospitals or other professional advisors (for the purposes of investigating or assessing your claim);
- A lawyer or recovery agent (for the purpose of defending an action by a third party against you or for the purpose of recovery costs including your excess);
- Contractors who supply services to us, e.g. to handle mailings on our behalf.
- An immediate family member;
- Other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event

However, we will do our best to ensure that they protect the information in the same way that we do. We may provide this information to others if we are required to do so by law or under some unusual other circumstances which the Privacy Act permits. We do not sell, trade, or rent personal information to others.

How can you check, update or change the information we are holding?

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate. If you wish to access or correct your personal information please write to the Privacy Officer, C/- our office.

We do not charge for receiving a request for access to personal information or for complying with a correction request. We do however reserve the right to charge you for all reasonable costs and outgoings specifically incurred in meeting your request for information.

Your consent

By asking us to quote or arrange insurance to you and your clients, you consent to the collection and use of the information you have provided to us for the purposes described above

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 you have not done this, 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 have agreed to.

You must meet the requirements of the National Privacy Principles set out in the Privacy Act 1988 and this policy, 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.

Opting out

If we send you any information about services or products which you so not wish to receive or you do not want us to disclose your personal information to any other organisation (including related bodies corporate) you can opt out by contacting us at:

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NOTE: For further information on Privacy visit the Federal Privacy Commissioner's Website at: http://www.privacy.gov.au/act