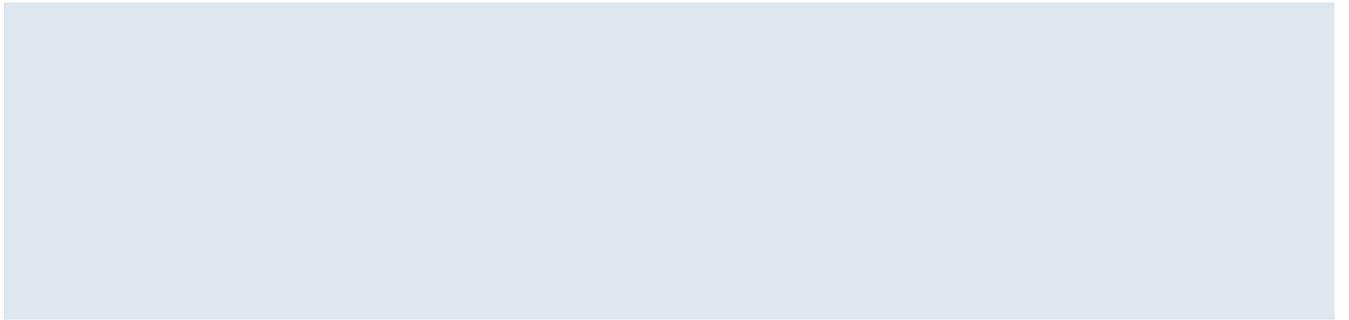


*Privacy Policy*



May 2014

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## **1. Introduction**

Allegiant IRS Pty Ltd (referred to in this document as **we, us or our**) recognise that your privacy is important and we are committed to protecting the personal information we collect from you.

The *Privacy Act 1988* (Cth) (Privacy Act), Australian Privacy Principles and registered privacy codes govern the way in which we must manage your personal information. This policy sets out how we collect, use, disclose and otherwise manage your personal information.

## **2. Collection**

### **2.1 TYPES OF INFORMATION COLLECTED**

We may collect and hold personal information about you, that is, information that can identify you, and is relevant to providing you with the services you are seeking. The kinds of information we typically collect include your name, address, contact details, age and information about your personal affairs, including assets and personal belongings. We may also collect and hold sensitive information about you, including information about your health and wellbeing.

### **2.2 METHOD OF COLLECTION**

Personal information will generally be collected directly from you through the use of any of our standard forms, over the internet, via email, or through a telephone conversation with you. We may also collect personal information about you from third parties acting on your behalf (for instance, dealers, brokers, solicitors or financial advisers).

There may, however, be some instances where personal information about you will be collected indirectly because it is unreasonable or impractical to collect personal information directly from you. We will usually notify you about these instances in advance, or where that is not possible, as soon as reasonably practicable after the information has been collected.

### **2.3 PURPOSE OF COLLECTION**

The personal information that we collect and hold about you, depends on your interaction with us. Generally, we collect, use and hold your personal information for the purposes of:

- providing banking and financial services advice to you or someone else you know;
- providing you with information about other services that we offer that may be of interest to you;
- providing you with marketing information including new services and special offers, events or articles that may be of interest to you;
- sending you requested policy information and promotional material and to enable us to manage your ongoing requirements, including renewals and our relationship with you;
- providing you with information relevant to your type of business or other area of expertise or interest;
- providing you with the opportunity to meet other people and attend seminars and conferences in your type of business, or other areas of expertise or interest;
- facilitating our internal business operations, including the fulfillment of any legal requirements;

- analysing our services and customer needs with a view to improving those services;
- assisting you when you make a claim under your contract of insurance;
- dealing with enquiries or complaints; and
- contacting you to provide a testimonial for us.

We always give you the option of electing not to receive direct marketing communications from us in the future. You can unsubscribe by notifying us using the contact details below.

## 2.4 FAILURE TO PROVIDE INFORMATION

We can only fully advise you and assist in arranging your insurance or a claim if we have all the relevant information from you. If the personal information you provide to us is incomplete or inaccurate, we may be unable to provide you, or someone else you know, with the services you or they are seeking.

## 2.5 INTERNET USERS

If you access our website, we may collect additional personal information about you in the form of your IP address or domain name. Our website may contain links to other websites. We are not responsible for the privacy practices of linked websites and any linked websites are not subject to our privacy policies and procedures.

# 3. *Use and disclosure*

Generally, we only use and disclose personal information about you for the purposes for which it was collected (as set out above). We may disclose personal information about you to:

- our related entities to facilitate our and their internal business processes;
- insurers or other intermediaries whom we seek to quote for your insurances and we provide it to financial institutions that we approach on your behalf to arrange insurance premium funding. Provision of this information allows these parties to decide whether to insure you or to fund your premium and on what terms. Insurers may in turn pass on this information to their insurers (called reinsurers) and premium funder may pass this information to their credit providers (banks etc);
- third party service providers, who assist us in operating our business (including credit reporting bodies and technology service providers), and these service providers may not be required to comply with our privacy policy. These providers may be based overseas or use overseas infrastructure to perform services for us, including the United Kingdom and other countries from time to time;
- a purchaser of the assets and operations of our business, provided those assets and operations are purchased as a going concern; and
- our related entities and other organisations with whom we have affiliations so that those organisations may provide you with information about services and various promotions.

In some circumstances, the law may permit or require us to use or disclose personal information for other purposes (for instance where you would reasonably expect us to and the purpose is related to the purpose of collection).

### 3.1 DISCLOSURE OVERSEAS

We may recommend an overseas insurer to meet your insurance and risk objectives and as a result, we may be required to disclose the information to the insurer located outside Australia. In most instances, disclosure of this information will be to underwriters who operate in the Lloyd's of London market. We will tell you at the time of advising on your insurance if they are overseas and in which country the insurer is located.

### 3.2 YOUR CONSENT

By providing us with your information you consent to the collection and use of the information you have provided to us for the purposes described above.

## 4. *Security*

We store your personal information in different ways, including in paper and electronic form. The security of your personal information is important to us. We take reasonable measures to ensure that your personal information is stored safely to protect it from misuse, loss, unauthorised access, interference, modification or disclosure, including electronic and physical security measures.

## 5. *Access and correction*

Upon receipt of a written request from you and with enough information to allow us to identify you as the owner of the information, we will disclose to you the personal information we hold about you. We will respond to your request within a reasonable period. We may charge you a reasonable fee for processing your request (but not for making a request for access).

We may decline a request for access to personal information in circumstances prescribed by the Privacy Act, and if we do, we will provide you with a written notice that sets out the reasons for the refusal (unless it would be unreasonable to provide those reasons).

If, upon receiving access to your personal information, or at any other time, you believe the personal information we hold about you is incomplete or out of date, please notify us immediately. We take steps to update or change personal information we hold about you should we agree that the information we hold is inaccurate. We do not charge for processing a request to change your personal information.

If we refuse to correct your personal information, we will provide you with a written notice that sets out the reasons for our refusal (unless it would be unreasonable to provide those reasons) and provide you with a statement regarding the mechanisms available to you to make a complaint.

Should you wish to access, update or change your personal information, please put your request in writing to: [privacy@allegiantirs.com.au](mailto:privacy@allegiantirs.com.au) or at the address below.

## 6. *Complaints and feedback*

If you have concerns about whether we have complied with the Privacy Act or this Privacy Policy when collecting or handling your personal information, please email us on: [privacy@allegiantirs.com.au](mailto:privacy@allegiantirs.com.au) or at the address below.

We will consider your complaint through our internal complaints resolution process and we will try to respond with a decision within 30 days of you making the complaint. If you are not happy with our response, you may complain directly to the federal Information Commissioner.

## 7. *Contact information*

Responsible Manager:	Privacy Officer
Phone:	(07) 3102 5666
E-mail:	<a href="mailto:privacy@allegiantirs.com.au">privacy@allegiantirs.com.au</a>
Mail:	Attn: Responsible Manager Allegiant Insurance & Risk Services Level 11, 66 Eagle Street Brisbane, QLD 4000

## 8. *More information*

For more information about privacy in general, you can visit the federal Information Commissioner's website at [www.oaic.gov.au](http://www.oaic.gov.au).