



## **PRIVACY STATEMENT**

### **We respect and protect your privacy**

Thank you for accessing our Privacy Policy. We are committed to respecting and protecting your privacy.

The following sets out our policy with regard to the personal information that we collect, hold, use and disclose both via this website and through direct dealings with you.

Your access and use of this website is conditional on your acceptance of this Privacy Policy. Your continued use of this website indicates your consent to the collection and use by us of any personal information you provide whilst using the website, in the manner set out below.

We reserve the right to modify this Privacy Policy at any time. If this Policy is changed, the changes will be posted on this website. We will not separately notify you of these changes.

### **What personal information do we collect via the site?**

'Personal information' means any information or an opinion about an individual whose identity is apparent or can reasonably be ascertained. The kind of personal information that we collect and hold includes:

- information to enable us to identify you;
- your organisation and claims history;
- financial information concerning your practice and your ability to pay for our products and services;
- claims related information to enable us to assess, defend and resolve claims; and
- any practice or insurance related information that we reasonably require to enable us to provide our products and services.

Generally, we will only collect personal information about you via this website if you, or someone authorised by you or on your behalf:

- send us an email;
- register for a workshop or seminar;
- submit a request for quote;
- submit an online Claims Notification Form that contains your personal information; or you
- give EA Insurance personal information when using any part of the site.

We will ask you when we need you to provide further personal information for any reason. We will only collect and hold information that relates to the products and services that you ask us to provide to you.

In some circumstances, we may potentially collect health information via this website in online Claims Notification Forms or in emails addressed to us. We will only collect and hold such information where it is for the purpose of establishing or defending a legal or equitable claim, where it is relevant to the circumstances of the claim, or where you have given the information to us voluntarily or consented to us collecting it.

### **What will we tell you when we collect your personal information?**

Whenever we collect and hold personal information from you, we will take such steps as are reasonable in the circumstances to let you know:

- how to contact us;
- why we are collecting and holding the information;
- the organisation or types of organisations to which we usually disclose that kind of information;
- if we are required by law to collect the information; and
- the consequences for you if the information is not provided.

When reasonable and practicable to do so, we will collect personal information directly from you and not from third parties. However, there are some situations where it may be unreasonable and impracticable for us to collect information about you directly from you. For example:

- when we collect personal information about persons related to or involved in a claim or potential claim via emails and/or online Claims Notification Forms; and



### **For what purposes do we use personal information collected from you?**

We will only collect the personal information that we need to deliver and improve the products and services that we provide. Generally, those services relate to the provision of insurance, the handling of claims and risk management education.

We will only use your email address for the purpose for which you provide it. We may also use your email address to provide any information you request, respond to feedback you give us about this website, and to confirm receipt of emails sent to us.

From time to time, we may send you emails with general information about the products and services we provide and send you EA Insurance publications that we believe will be of benefit to your organisation. If you do not consent to us using your email address for this purpose, we will give you the opportunity not to receive further emails of that type from us.

We will not use or disclose personal information about you for any other purpose, without first obtaining your consent.

### **Who will see or have access to your personal information?**

Personal information provided to us via this website may be seen or used by persons working for or on behalf of EA Insurance or our contracted service providers, including but not limited to:

- Insurance companies appointed to underwrite and manage claims;
- premium funders (who receive information from application forms, where funding of the premium amount is required);
- auditors (performing claims and underwriting audits); and
- IT service providers.

We will not sell, rent, trade or otherwise disclose to third parties any personal information about you without your consent, or unless we are required to do so by law or under a court or tribunal order, or a permitted general situation (including a permitted health situation) exists within the meaning of the *Privacy Act 1988 (Cth)*, or we reasonably believe disclosure is necessary for an enforcement related activity.

### **Will we send your personal information outside Australia?**

In the event that your personal information is disclosed to an overseas recipient, we will take such steps as are reasonable in the circumstances to ensure that the overseas recipient does not breach the Australian Privacy Principles in relation to the information.

### **How do we keep your personal information secure?**

We will take such steps as are reasonable in the circumstances to ensure the security of any personal information you provide to us and protect it from misuse, interference and loss, and from any unauthorised access, modification or disclosure.

However, the nature of communication by the internet is such that information exchanged via the internet that is not encrypted may be accessed and used by persons other than for whom the information is intended. If you send us any personal information by email, including your email address, it is sent at your own risk. We cannot be responsible for the unauthorised access of and interference to information prior to it being received by our servers.

If we no longer need personal information that we hold about you for any purpose described above and we are not required by law to retain such information, then we will take such steps as are reasonable in the circumstances to destroy the information or to ensure that the information is de-identified.



**Stewards'**  
Insurance Services Pty Ltd

ABN: 54 062 461 527 | AFSL: 241135

### **Accessing and correcting the personal information we hold about you**

We will take reasonable steps to ensure that the personal information we collect from or about you is accurate, complete, up to date and relevant whenever it is used, collected or disclosed. You are entitled to access your information if you wish and subject to any privilege or legal restrictions, and if it is reasonable and practicable to do so, we will give you access to the information in the manner requested by you. There may be a reasonable charge which we will pass on to you to cover the cost of retrieving and processing the information.

If you believe the personal information that we hold about you is inaccurate, out of date, incomplete, irrelevant or misleading, then on your request we will take such steps as are reasonable in the circumstances to correct the information.

### **Privacy Complaints**

We take your privacy seriously. If you believe that your privacy has been prejudiced you have a right to lodge a complaint with us. You should contact the Privacy Officer either verbally by telephone or in writing at the details on this policy.

We will respond to you in writing within fifteen (15) days of receiving your complaint. If you are not satisfied with the response, you may refer your complaint to the Chairman of EA Foundation 44 Rutland Road, Box Hill Vic, 3128..

### **How do we deal with other non-personal information we collect via this site?**

We only use the information logged by our server for the purpose of statistical usage analysis or systems administration. The information we collect in this way is not linked to your identity or attributed to you.

### **Links to Other Websites**

When you leave this website, you will be going to websites that are beyond our control. These other websites may collect personal information or other information of users. The Privacy Policy for this website does not apply to any external links or other websites. We encourage you to read the privacy policies of any website you link to from this site, especially if you share any personal information.

### **Contacting Us**

If you would like any further information on our Privacy Policy or if you have any concerns over the privacy protection of the information you have given to us or that we have collected from others about you, please contact the Privacy Officer at the details below.

Should you wish to read more information about the privacy legislation or the Australian Privacy Principles we recommend that you visit the website of the Office of the Australian Information Commissioner at [www.oaic.gov.au](http://www.oaic.gov.au).