

# PRIVACY POLICY



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## OUR PRIVACY POLICY

At CSI, we are committed to protecting your privacy in accordance with the Privacy Act 1998 (Cth) and the Australian Privacy Principles.

This Privacy Policy describes our current policies and practices in relation to the collection, handling, use and disclosure of personal information. It also deals with how you can complain about a breach of the privacy laws and how you can access the personal information we hold and how to have that information corrected.

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## WHY DO WE COLLECT PERSONAL INFORMATION

We collect your personal information where we are required to provide you with our insurance intermediary services, claims management services, risk management and/or other insurance services and to meet our obligations as required by law. If you don't provide all the information requested, we may not be able to provide you with the services you require.

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## HOW DO WE COLLECT PERSONAL INFORMATION

In some circumstances, we may collect your personal information from another person or another source. This will only be where it is unreasonable or impracticable for us to collect it directly from you or you would expect us to collect the information from the nominated third party. For example, where you authorise a representative, e.g. an insurance broker, a financial planner, a legal services provider, an agent or carer providing services to you to deal with us on your behalf.

We use technology to collect anonymous information about the use of our website, for example when you browse our website our service provider logs your server address, the date and time of your visit, the pages and links accessed and the type of browser used. It does not identify you personally and we only use this information for statistical purposes and to improve the content and functionality of our website, to better understand our clients and markets and to improve our services.

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## HOW WE USE AND DISCLOSE PERSONAL INFORMATION

We will only use or disclose your personal information only for purpose that is related to our services and that you would reasonably expect or with your express consent.

We usually disclose personal information to third parties who are involved in the provision of our services or with your consent.

These third parties can include other insurers and reinsurers, legal providers, accountants, loss investigators or adjusters, anyone acting as your agent or regulatory bodies and others they rely on to provide their services and products.

These parties can only use your personal information for the purposes we agreed to. We take such steps as are

reasonable to ensure that they are aware of the provisions of this Privacy Policy in relation to your personal information.

In disclosing your personal information to one of these parties it may be necessary to disclose your information overseas.

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### **WILL WE DISCLOSE THE INFORMATION WE COLLECT TO ANYONE?**

We do not sell, trade, or rent your personal information to others.

We may need to provide your information to contractors who supply services to us, or to other companies in the event of a corporate sale, merger, re-organisation, dissolution or similar event. However, we will take reasonable measures to ensure that they protect your information as required under the Privacy Act.

We may provide your information to others if we are required to do so by law, you consent to the disclosure or under some unusual other circumstances which the Privacy Act permits

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### **WHAT IF YOU DON'T PROVIDE SOME INFORMATION TO US?**

The insurance laws require you to provide your insurers with the information they need in order to be able to decide whether to insure you and on what terms. You have a duty to disclose the information which relevant to the insurer's decision to insure you.

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### **HOW DO WE HOLD AND PROTECT YOUR INFORMATION?**

We strive to ensure that your personal information's accuracy, privacy and security. We retain personal information in hard copy records and electronically with us or our appointed data storage provider(s) for as long as it is required by law after which any paper is destroyed by our contractor shredder.

We ensure that your information is safe by protecting it from unauthorised access, modification and disclosure. We maintain physical security over our paper and electronic data and premises, by using locks and security systems. We also maintain computer and network security; for example, we use firewalls and other security systems such as user identifiers and passwords to control access to computer systems where your information is stored.

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### **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, irrelevant, out of date or incomplete.

If you wish to access or correct your personal information, please write to our managing director at CSI Strata

Underwriting, P.O. Box 178, Chatswood 2057 or email [infor@csiuw.com.au](mailto:infor@csiuw.com.au).

Usually we do not charge for receiving a request for access to personal information or for complying with a correction request. Where the information requested is not a straightforward issue and will involve a considerable amount of time, then a charge will need to be confirmed for responding to the request for the information.

In some limited cases, we may need to refuse access to your information, or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

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### **WHAT HAPPENS IF YOU WANT TO COMPLAIN?**

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 write to our managing director at CSI Strata Underwriting, P.O. Box 178, Chatswood 2057 or email [info@csiuw.com.au](mailto:info@csiuw.com.au).

Your complaint will be considered by us through our internal complaints resolution process and we will try to respond with a decision within 45 days of you making the complaint.

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### **YOUR CONSENT**

By asking us to provide you with an insurance product, you consent to the collection and use of the information you have provided to us for the purposes described above.

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### **INSURERS' PRIVACY POLICY**

Assetinsure's Privacy Statement can be downloaded at: <http://www.assetinsure.com.au/ssl/cms/files/cms/AlPrivacyPolicy.pdf>

Ansvar Insurance's Privacy Policy can be viewed at: <https://www.ansvar.com.au/privacy>.