



E.D.A.

Australian Financial Services Licence No.: 238968

INSURANCE
SERVICES

A Member of



Office: First Floor, 58 Walcott Street,
Mt Lawley, WA 6050

Postal: PO Box 335,
Mt Lawley, WA 6929

Telephone: (08) 9272 4611

Facsimile: (08) 9272 8660

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Privacy Policy

At E.D.A Group Pty Ltd we want to provide the best possible service across our wide range of insurance products. To achieve this aim we need to make the most efficient use of your personal information.

However it is equally important to us that you are confident that any of your personal information entrusted to us is treated with the appropriate degree of privacy.

We encourage you to check our website regularly for any updates to our Privacy Policy.

Our privacy policy:

We are covered by the Federal Privacy Act and its National Privacy Principles (NPPs), which set out standards for the collection, use, disclosure and handling of personal information. Further information on privacy in Australia may be obtained by visiting the website of the Office of the Federal Privacy Commissioner at www.privacy.gov.au.

Personal information is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information or opinion (eg: a name and address).

Our Privacy Policy applies to any personal information we collect, use or disclose after 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.

For example, an insured may not only provide us with information on themselves for the purpose of obtaining our services but also on other insureds who they represent. We may also obtain personal information from past insurers, witnesses to claims, health care workers and publicly available sources etc. You have a right to refuse us authorisation to collect information from a third party.

We collect personal information to be able to provide our various services. These include - insurance broking, claims management, risk management consulting, other forms of insurance services (including underwriting and reinsurance), and premium funding services.

As a financial services organisation we are subject to certain legislative and regulatory requirements which necessitate us to obtain personal information about you, including s945A of the Corporations Act.

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 usually disclose personal information to third parties that assist us or are involved in the provision of our services. For example, in arranging and managing your insurance needs we may provide information to insurers, reinsurers, other insurance

intermediaries, insurance reference bureaus, our advisers such as loss adjusters, lawyers and accountants, and others involved in the claims handling process. We also provide it to purchasers of our business and related companies, government authorities as required by law and our business consultants such as compliance and IT service providers.

We take reasonable steps to ensure that your personal information is accurate, complete, and up-to-date whenever we collect or use or disclose it.

If the required personal information is not provided, any involved third parties or we may not be able to provide appropriate services. You can deal with us anonymously where it is lawful and practicable to do so. For example, if you telephone requesting our postal address.

From time to time, we may provide you with information regarding our products and services. If, at any time, you do not wish to receive this information, you may contact us with this request, see 'Opting Out' for further information.

What we expect of you and third parties:

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.*



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

We keep your personal information in your client file. These files are accessible to authorised personnel only and are appropriately secured out of hours. Your personal information may also be held on our computer database. All computer-based information is protected through the use of access passwords. Data is backed up regularly and stored securely off site.

Other measures taken are:

- Confidentiality requirements for our employees
- Security measures for systems access
- Providing a discreet environment for confidential discussions

It is a legislative requirement that we keep all personal information and records for a period of 7 years. Should you cease to be a client of ours, we will maintain your personal information on or off site in a secure manner for 7 years. After this, the information will be destroyed.

Transfer of information overseas:

We may transfer your personal information overseas where it is necessary to provide our service. For example, we sometimes use the Internet to collect and process information. In addition, some insurers or reinsurers are based overseas and we need to provide your personal information to them to arrange your cover. In most cases, we only do this with your consent.

Our website:

Our website utilises cookies to provide you with a better user experience. Cookies also allow us to identify your browser while you are using our site – they do not identify you.

If you do not wish to receive cookies, you can instruct your web browser to refuse them.

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 corporate*) you can opt out by calling the Privacy Officer on (08) 9272 4611. We maintain a Register for those individuals not wanting to receive information from us.

Accessing your information:

If you wish to gain access to your personal information, or you want us to correct or update it, please contact our Privacy Officer on the contact details listed below.

Some exceptions exist under law where we will not provide you with access to your personal information. Should we refuse you access to your personal information, we will provide you with a written explanation for that refusal.

If charges are applicable in providing access to you, we will disclose these charges to you prior to providing you with the information.

How to contact us:

If you wish to gain access to your personal information, or you would like 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.

Post: PO Box 335
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Western Australia

email: info@edainsurance.com.au

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Fax: (08) 9272 8660

web: www.edainsurance.com.au

We will respond to your query or complaint as soon as possible and will try to resolve any complaint within 10 working days.

If this is not possible, we will contact you within that time to let you know how long we estimate that it will take to resolve your complaint.

Any unresolved complaints should be referred to the Privacy Commissioner.