



## **GSA Privacy Policy**

### **Privacy Act 1988**

We are bound by the Privacy Act and its applicable privacy principles and respect the privacy of your personal information. This privacy policy sets out how we collect, store, use and disclose your personal information (including sensitive information).

### **Collection and use of personal information**

GSA collects personal information (with consent from the individual) in order to provide our various services which include insurance broking, claims management, risk management consultancy, underwriting management, workers compensation consulting, reinsurance and other related Insurance tasks.

The types of personal information that we collect about you will depend on our relationship with you, the circumstances of collection and the type of service you request from us. The personal information may include:

The personal information we collect and/or hold about you and other individuals (such as co-insured or your spouse, partner or children) can include:

- name, date of birth, gender
- contact details such as address, phone, fax and email
- information relevant to providing a product service such as:
  - Underwriting information like your claims history
  - Financial institution account details like your credit card, or bank account numbers e.g. if the product or service is being paid for in this way or we are making a claim payment
- information obtained as part of the management and processing of a claim e.g. information on a police report;
- details of insurance policies you hold or have held; and
- sensitive information such as health information (e.g. where health is relevant to underwriting an insurance policy or dealing with, managing, or processing a personal injury claim) or criminal records (where this information is relevant to underwriting and insurance policy or processing a claim).

## **How we collect information**

The personal information is collected through gaining consent from the individual by various methods including, face to face, telephone, written communication and visits to our website. By submitting your proposal and continuing to deal with us, you confirm on your behalf and/or on behalf of those you represent consent to GSA and these parties collecting, using and disclosing personal and sensitive information about you.

By asking us to assist with your insurance needs, visiting our website, applying for, renewing or using any of our product services, you consent to the collection and use of the personal information you have provided to us for the purposes described above.

## **What if you don't provide some information to us?**

We can only issue insurance cover and assess claims if we have all relevant information. The insurance laws also require you to provide your insurers with all the information they need in order to be able to decide whether to insure you and on what terms.

If you want to deal with us while not identifying yourself (i.e. anonymously or by using a pseudonym) we will allow you to do this where practical (for example where you make a general enquiry of us). Please tell us if you wish to do this and we will indicate whether, given the nature of the transaction if it is practical.

## **Disclosure of personal information**

GSA may disclose information to third parties in order to provide a service to you when necessary and consent is given by the individual to collect and distribute the information to insurers, reinsurers, other insurance intermediaries, their advisors such as loss adjustors, lawyers and accountants, and other parties involved in the claims handling process. With your consent, your information may be given to an overseas insurance brokers or insurer (like Lloyd's of London) if we are seeking Insurance terms from an overseas insurer or to reinsurers who are located overseas.

## **All information**

If the personal information GSA requests from you is not provided, GSA or any involved third party may not be able to provide the appropriate services.

## **Confidentiality**

GSA has a duty to maintain the confidentiality of its client's affairs which includes your personal information. Our duty of confidentiality applies except where disclosure of your personal information is with your consent or required by law.

## **Security of your personal information**

With security of your personal information, we take all reasonable steps to protect any personal information that we hold from misuse, interference and loss and from unauthorised access, alteration and disclosure. For example, we maintain physical security

over our paper and electronic data stores and premises such as locks and security systems. We also maintain computer and network security; for example, by using firewalls (security measures for the Internet) and other security systems such as user identifiers and passwords to control access to computer systems.

We hold the information we collect from you on our Insurance Broking System and Client Record Management software. In some cases, your file is archived and sent to an external data storage provider for a period of time. We only use storage providers located in Australia who are also regulated by the Privacy Act.

We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any legal or ethical reporting or documentation retention requirements.

### **Accuracy, access and correction of your personal information**

We take reasonable steps to ensure that your personal information is accurate, complete and up-to-date whenever we collect, use or disclose it. However, we also rely on you to advise us of any changes to your personal information. Please let us know as soon as possible if there are any changes to your information or if you believe the information we hold about you is not accurate, complete or up-to-date. If you make a request by contacting us at the contact details below, we will provide you with access to the personal information we hold about you unless otherwise required or permitted by law. We will notify you of the basis for any denial of access to your personal information.

### **Contact Us**

GSA may make use of your personal information with your consent to provide you with information about its products and services.

Simply contact the GSA Privacy Officer on the details below if you would like to:

- Access the personal information GSA holds about you
- Update or correct the information GSA holds about you
- Make a privacy related complaint
- Discuss your privacy concerns
- Be removed from the mailing list to receive information about GSA products and services

Privacy Officer – Rocco Pirrello

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