



Privacy Policy

About the Express Insurance Privacy Policy

Express Insurance Pty Ltd (Express Insurance) respects your privacy and is committed to protecting the personal information of its clients.

Express Insurance are covered by the Federal Privacy Act and its Australian Privacy Principles (“APP’s”), which set out standards for the collection, use, disclosure and handling of personal information.

Personal information is essentially any information or opinion that can identify a person (e.g. a name and address).

How and why Express Insurance collect personal information

Express Insurance collects personal information either directly from individuals or indirectly from third parties. For example, an insured party may not only provide Express Insurance with information on themselves for the purpose of utilising its services but also on other insured’s that they represent (e.g. Other insurance brokers).

Express Insurance may also obtain personal information from past insurers, witnesses to claims, and publicly available sources.

Without collecting and using the information provided to us, we would not be able to do business with you.

Express Insurance collects personal information during the course of its relationship with you. Collection of information may take place in a number of ways, such as when you complete an application form for a new product or service or at renewal, request a product or service over the internet, telephone or e-mail or contact Express Insurance to lodge a claim.

Express Insurance collects personal information in order to provide its various services. Express Insurance may also use personal information to:

- Help determine insurance requirements and provide appropriate products and services
- Develop and identify products and services that may interest clients
- Conduct customer satisfaction surveys
- Establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of Express Insurance’ respective products and services

For more information regarding Express Insurance services please contact your Express Insurance Account Manager.

How Express Insurance uses and discloses personal information

Express Insurance does not use or disclose personal information for any purpose that is unrelated to its services and that you would not reasonably expect (except with your consent).

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

Express Insurance discloses personal information to third parties who are involved in the provision of its services. For example, in arranging and managing your insurance needs Express Insurance may provide information to insurers, reinsurers, other insurance intermediaries, its advisors such as loss adjustors, lawyers and accountants, and other parties involved in the claims handling process. Generally, Express Insurance will not disclose your information to overseas companies. If the insurance advice or coverage you require is in a specialised field requiring an expertise or market not readily available within Australia we will discuss this with you before forwarding your information to third parties overseas. Express Insurance may disclose your personal information to mail service providers for the mailing of statements, insurance policy documentation and/or Express Insurance direct marketing material or use your personal information during the process of staff training. Express Insurance may also provide it to purchasers of its business and related Express Insurance companies.

Express Insurance takes reasonable steps to ensure that the personal information it collects from you is accurate, complete and up-to-date whenever Express Insurance collects, uses or discloses it. If the personal information Express Insurance requests from you is not provided, Express Insurance or any involved third party may not be able to provide the appropriate services.

What Express Insurance expects of you and third parties it deals with

When you provide Express Insurance with personal information about other individuals, Express Insurance relies on you to have made them aware that; you will or may provide their information to Express Insurance, the purposes Express Insurance uses it for, the types of third parties Express Insurance discloses it to, and how they can access it (as described in this policy). If it is sensitive information Express Insurance relies on you to have obtained their consent to the above. ***If you have not done either of these things you must notify Express Insurance before you provide the relevant information.***

We rely on you to ensure that the personal information we collect from you is accurate, complete and up to date. Express Insurance may contact you to confirm or change the details of your personal information however you can contact Express Insurance at any time to update your personal information.

If Express Insurance provides you with personal information, you and your representatives must only use it for the purposes Express Insurance agrees to. Where relevant you must meet the requirements of the APP's set out in the Privacy Act 1988 when collecting, using, disclosing and handling personal information on Express Insurance's behalf. This obligation extends to your agents, employees and contractors.

In some cases we will require you to specifically consent to the collection, use or disclosure of your personal information by Express Insurance. Your consent will usually be required in writing and in some cases your consent may be implied through your conduct such as when you continue a telephone call after you have been advised that the personal information will be collected, used or disclosed.

Security of your personal information

Express Insurance takes all reasonable steps to protect any personal information that it holds from misuse and loss, and protect it from unauthorised access, modification and disclosure. For example, Express Insurance maintains physical security over its manual and electronic records and premises, such as locks, security systems, and after hours security checks. Express Insurance also maintains computer and network security, including firewalls to prevent unauthorised internet access to records, user passwords to control access to computer systems, and a detailed Business Continuity (Disaster Recovery) Plan.

Sensitive information

“Sensitive information” is defined as including information about someone’s political opinion/s or membership, professional or trade memberships, sexual preferences, criminal record, state of health, religion, racial or ethnic origin. Express Insurance will only collect, use or disclose sensitive information with the consent of the person to whom it relates or as required by law.

Transfer of information overseas

Express Insurance may transfer your information overseas where it is necessary to provide its services. For example, some insurers and reinsurers are based overseas and Express Insurance may need to provide your personal information to them in order to place your insurance cover. In most cases we will not do this without your consent.

Direct Marketing

Express Insurance may make use of your personal information to provide you with information about its products and services. If you do not want to receive any of this information or you do not want to disclose your information to any other organisation including related bodies corporate simply contact the Express Insurance Privacy Officer as outlined below and you will not receive any further information. If you change your mind and want to receive information about Express Insurance products and services at a later date, simply let Express Insurance know.

By law, Express Insurance is sometimes required to provide you with information related to the products and services you receive from us. You will continue to receive information about these products and services even if you have chosen not to receive general information about other products and services. Express Insurance does not disclose your personal information to any other party outside the Express Insurance Group solely for the purpose of direct marketing their products and services to you.

Accessing your personal information

You are entitled to request access to the information Express Insurance holds about you.

If you have reason to believe that the personal information Express Insurance holds is inaccurate, incomplete, or out of date, you are entitled to request that the information be amended.

Express Insurance is not always required to provide you with access to your personal information however if your request is denied an explanation will be provided to you.

Express Insurance may be required by law to retain your personal information for a specified period of time after you have ended your relationship with us. After the expiry of this required time, all reasonable steps will be taken to ensure the secure destruction of your personal information.

To make an enquiry or lodge a change request regarding your personal information, please contact the Express Insurance Privacy Officer during business hours at:

Express Insurance
675 Victoria Street
Abbotsford Vic 3067
Telephone: (03) 9425 1313
Fax: (03) 9425 1399
E-mail: email@edgewise.com.au

There is generally no fee for requesting access to your personal information. In some cases however, a fee may be charged to recover costs where the information has to be retrieved from archives.

Lodging a complaint regarding a breach of the Australian Privacy Principles

If you believe that Express Insurance has breached an aspect of the APP's, you should in the first instance contact the Express Insurance Privacy Officer during business hours at:

Express Insurance Insurance Brokers Limited
675 Victoria Street
Abbotsford Vic 3067
Telephone: (03) 9425 1313
Fax: (03) 9425 1399
E-mail: email@Express Insurance.com.au

The details of your complaint will be taken and investigated by the Privacy Officer. If a breach is identified all efforts to rectify it and put in place additional safeguards to ensure it cannot recur will be taken. If the problem is one of accuracy, you will be invited to review your information and it will be amended as necessary to meet our obligations to you and to third parties who have been involved with your account.

If you are not satisfied with the outcome of Express Insurance' internal investigation you should contact the Office of the Australian Information Commissioner (OAIC).

- It is free to lodge a complaint.
- You do not need a lawyer. However if you do decide to hire a lawyer, you must pay for the lawyer yourself.
- The OAIC investigates privacy complaints from individuals about Australian, ACT and Norfolk Island government agencies, and private sector organisations covered by the Privacy Act.
- The OAIC aims to resolve complaints as quickly as possible. Some complaints are resolved within weeks, but more complex complaints may take longer.
- Complaints are generally resolved through conciliation.
- You can choose to withdraw your complaint at any time.

Full details regarding lodging a complaint can be found at:

<http://www.oaic.gov.au/privacy/privacy-complaints>