

Privacy Policy

Scope

This Privacy Policy applies to our management of the personal information of our clients, customers, suppliers and prospective employees. This Privacy Policy does not apply to our acts and practices which relate directly to the employee records of our current and former employees.

Why do we collect, hold, use and disclose personal information?

We collect, hold, use and disclose personal information for the following purposes:

- We collect personal information in order to appropriately address your insurance needs. Only information necessary for the completion of our business or related activities is collected. This includes information necessary to accept the risk, to assess a claim and to determine competitive and appropriate premiums.
- We may also collect personal information for the development of better products and services, and for conducting marketing and customer service research.
- We collect personal information on our suppliers in order to assess their skill/s and suitability to deal with our customers.
- We collect personal information on our prospective employees in order to assess their skill/s and suitability of employment with us.
- We may share this information with our related companies in order to serve you better; and as is reasonably necessary and convenient for our business' functions and activities.

Unless otherwise provided by law, we will not collect, hold, use or disclose sensitive information without your consent.

If you would like to access any of our services on an anonymous basis or by using a pseudonym, please tell us. However, we will require you to identify yourself if:

- We are required by law to deal with individuals who have identified themselves; or
- It is impracticable for us to deal with you if you do not identify yourself or elect to use a pseudonym.

Please be aware that your request to be anonymous or to use a pseudonym may affect our ability to provide you with the requested goods and/or services.

What kind of personal information do we collect and use?

The nature and extent of personal information that we collect varies depending on your particular interaction with us and the nature of our functions and activities.

We collect identifying information such as name, date of birth, address, contact telephone numbers and email addresses. If you are applying for a product we may offer, we may also need to collect specific information that will enable us to supply that product to you. We collect and store this information in a manner that allows us to assist you in the future.

Some products or services may require us to collect 'sensitive information', which may include (but is not limited to) your membership of associations, previous claims, traffic infringements and criminal records. We only collect this type of information in accordance with the Privacy Act.

If you do not agree to provide us with the information we request, we may not be able to offer you the product or service you seek.

How do we collect and hold personal information?

Where possible, we will collect personal information directly from you. We collect information through various means, including interviews, appointments, forms and questionnaires (whether in hardcopy or electronic format, including information submitted via our website or other electronic means). If you feel that the information that we are requesting, either on our forms or in our discussions with you, is not information that you wish to provide, please feel free to raise this with us.

In some situations we may also obtain personal information about you from a third party source. If we collect information about you in this way, we will take reasonable steps to contact you and ensure that you are aware of the purposes for which we are collecting your personal information and the organisations to which we may disclose your information, subject to any exceptions under the Privacy Act.

When you give us personal information about other individuals, we rely on you to ensure they are aware that you provide their personal information to us, the reasons we may use it and types of third parties we may provide it to. If it is sensitive information we rely on you to have contained their consent.

When you supply information via the Internet, all information you submit is held securely and is not retained on our web server. Credit card details submitted, via our websites, are processed through our service providers. Other information held on our systems cannot be accessed through the internet connection. We do not collect personal information or other information from cookies, nor do we use cookies for marketing purposes. We collect generalised statistics on the web pages visited (time, date, number of "hits") but do not record personal details of visitors to our web site.

If we receive unsolicited personal information about you that we could not have collected in accordance with this Privacy Policy and the Privacy Act, we will within a reasonable period, destroy or de-identify such information received.

Our internet service provider may record details of visits to our site and when visiting our site your visit may be logged and the following information may be collected:

- Your server address, domain name and browser type;
- The date and time of your visit to the site;
- The pages accessed and the documents downloaded;
- The previous website visited;
- Your operating system; and
- The links you followed from other sites to get to our site.

The information listed above will only be used by us internally for statistical and research purposes.

When do we use and disclose your personal information?

We will only use and disclose your personal information if we get your consent; or for purposes which are related to the purposes for which the information was collected and in accordance with this Privacy Policy and the Privacy Act.

For the purposes referred to in this Privacy Policy, we may disclose your personal information to other parties including:

- Your referees;
- Your former employers;
- Credit agencies;
- Our professional advisors, including our underwriters, loss adjusters, assessors, investigators accountants, auditors and lawyers;
- Our Related Entities and Related Bodies Corporate (as those terms are defined in the Corporations Act 2001 (Cth)); and
- Our contractors and suppliers.

We will only use or disclose your personal information for the purposes of direct marketing if:

- We collected the information from you;
- It is reasonable in the circumstances to expect that we would use or disclose the information for direct marketing purposes;
- We provide you with a simple means to 'opt-out' of direct marketing communications from us; and
- You have not elected to 'opt-out' from receiving such direct marketing communications from us.

Do we send information overseas?

We will disclose your personal information to our Lloyd's Broker and Lloyd's Underwriting Syndicates in London.

It is unlikely that we will disclose personal information to other overseas recipients.

It is not practicable for us to specify the countries in which overseas recipients of personal information are located.

If we disclose personal information to overseas recipients, we will take reasonable steps to ensure that such recipients do not breach the Privacy Act and the Australian Privacy Principles (APP) unless:

- We believe that the overseas recipient is subject to a law that has the same effect of protecting personal information in a way that, overall, is at least substantially similar to the way in which the Privacy Act and the APP protect personal information and there are mechanisms available for you to access to take action to enforce that protection of law; or
- We obtain your express consent to the disclosure of personal information to overseas recipients.

Access to and correction of your personal information

You have a right to access your personal information.

We are not obliged to allow access to your personal information if:

- We reasonably believe that giving access would pose a serious threat to the life, health or safety of any individual, or to public health or public safety;
- Giving access would have an unreasonable impact on the privacy of other individuals;
- The request for access is frivolous or vexatious;
- The information relates to existing or anticipated legal proceedings between you and us and would not ordinarily be accessible by the discovery process in such proceedings;
- Giving access would reveal our intentions in relation to negotiations with you in a way that would prejudice those negotiations;
- Giving access would be unlawful;
- Denying access is required or authorised by or under an Australian law or a court/tribunal order;
- We have reason to suspect that unlawful activity, or misconduct of a serious nature relating to our functions or activities has been, is being or may be engaged in and giving access would be likely to prejudice the taking of appropriate action in relation to the matter;
- Giving access would be likely to prejudice one or more enforcement related activities conducted by, or on behalf of, an enforcement body; or
- Giving access would reveal internal evaluative information in connection with a commercially sensitive decision-making process.

We will also take reasonable steps to correct personal information to ensure that, having regard to the purpose for which it is held, it is accurate, up-to-date, complete, relevant and not misleading if:

- We are satisfied the information is inaccurate, out-of-date, incomplete, irrelevant or misleading, having regard to a purpose for which it is held; or
- You request us to correct the information.

If you make a request for access to or correction of personal information, we will:

- Respond to your request within a reasonable period; and
- If reasonable and practicable, give access to or correct the information in the manner requested.

If we refuse to give access to the personal information because of an exception or in the manner requested by you, we will give you a written notice that sets out at a minimum:

- Our reasons for the refusal (to the extent it is reasonable to do so); and
- The mechanisms available to complain about the refusal.

If we refuse a request to correct personal information, we will:

- Give you a written notice setting out the reasons for the refusal and how you may make a complaint; and
- Take reasonable steps to associate a statement with personal information it refuses to correct.

We reserve the right to charge you reasonable expenses for providing access or making a correction to personal information, for example, a fee for photocopying any information requested by you.

Nothing in this Privacy Policy replaces other informal or legal procedures by which an individual can be provided with access to or to correct personal information.

Integrity of your personal information

We will take reasonable steps to:

- Ensure that the personal information that we collect is accurate, up to date and complete;
- Ensure that the personal information we hold, use or disclose is, with regard to the relevant purpose, accurate, up to date, complete and relevant; and
- Secure your personal information.

We will take reasonable steps to protect personal information from:

- Misuse, interference and loss; and
- Unauthorised access, modification or disclosure.

We will take reasonable steps to destroy or de-identify personal information that we hold if we no longer need the information for the primary purpose for which the information was collected and we are not otherwise required by law to retain the information.

Complaints

If you would like to make a complaint about the way we collect, use, disclose, store or administer your personal information, or otherwise consider there may be a breach of the Privacy Act or the APP, you may lodge a complaint under our Complaints Procedure.

All complaints will be treated seriously and dealt with promptly. The Complaints Policy is our way of ensuring your privacy concerns are raised and addressed promptly.

Our Complaints Procedure can be accessed on our website <https://mhia.com.au/contact-us/feedback> or by contacting our office.

You may also make a complaint directly to the Office of the Australian Information Commissioner (OAIC) online, by mail, fax or email. Please visit the OAIC website at <https://www.oaic.gov.au/privacy/privacy-complaints/> for more information.

How to contact us

If you would like more information on privacy or have any questions in relation to this policy please contact our office.

Phone: 1800 676 700

Email: info@mhia.com.au

Mail: The Privacy Officer
Manufactured Homes Insurance Agency
PO Box 3597
TUGGERAH NSW 2259