



# Community Underwriting

# PRIVACY AND CONSENT

Community Underwriting Agency Pty Ltd (Community Underwriting) is committed to ensuring your privacy in accordance with the National Privacy Principles of the Privacy Act (1988). Any personal information collected by us will be with your knowledge and/or consent.

This statement is provided to inform you as to how Community Underwriting collects, uses and discloses the personal information you provide and what Community Underwriting expects of you in this regard.

Personal information is essentially any information or opinion that can identify a person (e.g. a name and address). The method by which information may be collected will depend on the nature of the insurance products and services being provided. We may collect information in person, in writing, by telephone, via email or from the internet. We authorise agents, brokers, claims managers, and other service providers to collect personal information on our behalf. Community Underwriting collects personal information in order to provide its various services.

These include insurance broking, claims management, risk management, consultancy, underwriting management, and reinsurance broking. Other purposes include helping to 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 Community Underwriting respective products and services.

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

Community Underwriting discloses personal information to third parties who are involved in the provision of our services. For example, in arranging and managing your service needs Community Underwriting may provide information to insurers, reinsurers, other insurance intermediaries, its advisors such as loss adjustors, lawyers and accountants, and other parties involved in the claim handling process.

Community Underwriting takes reasonable steps to ensure that the personal information it collects from you is accurate, complete and up-to-date whenever Community Underwriting collects, uses or discloses it.

Community Underwriting limits the use and disclosure of any personal information provided by it to such third parties for the specific purpose for which Community Underwriting supplied it (except with the individuals consent).

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

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

Community Underwriting 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 organisations including related bodies corporate simply contact the Community Underwriting Privacy Officer on the details below and you will not receive any further information. If you would like to access your personal information, please contact the Community Underwriting Privacy Officer at:

Community Underwriting Agency Pty Limited

Unit 24 Waterview Wharf, 37 Nicholson Street Balmain East NSW 2041 Telephone: (02) 8045 2580 Fax: (02) 9555 1886

email: [enquiries@communityunderwriting.com.au](mailto:enquiries@communityunderwriting.com.au)

Unless you notify Community Underwriting in writing otherwise, by proceeding to deal with Community Underwriting, you confirm on your behalf and/or on behalf of those you represent agreement to The above principles.

Community Underwriting are specialists in charity insurance, not for profit insurance and insurance for community organisations. We offer a range of insurance solutions customised to meet the needs of community organisations, including Association Liability. Contact us today!

Call us: 02 80452580 Email us: [enquiries@communityunderwriting.com.au](mailto:enquiries@communityunderwriting.com.au)

[www.communityunderwriting.com.au](http://www.communityunderwriting.com.au)

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